

**Lawrence P. Wein**

November 12, 2015

JOHN CAPANNARI, et al.

v.

GLEN GALEMMO, et al.

Case Number: 1:13-cv-00883



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1 UNITED STATES DISTRICT COURT  
2 SOUTHERN DISTRICT OF OHIO  
3 WESTERN DIVISION  
4  
5  
6 JOHN CAPANNARI, et al., )  
7 Plaintiffs, )  
8 vs. ) CASE NO.  
9 GLEN GALEMMO, et al., ) 1:13-cv-00883  
10 Defendants. )  
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13  
14  
15  
16 Videoconference  
Deposition of: LAWRENCE P. WEIN  
17 Pursuant to: Notice  
18 Date and Time: Thursday, November 12, 2015  
9:20 PST/12:20 p.m. EST  
19 Place: Elite Reporting Agency, LLC  
7733 Beechmont Avenue  
20 Suite 100  
Cincinnati, Ohio 45255-4237  
21 Reporter: Brenda Keyser, RDR, CRR,  
CLR, CME  
22 Notary Public - State  
of Ohio  
23 Videographer: Johnnie Johnson  
24  
25

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## I N D E X

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LAWRENCE P. WEIN

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1 THE VIDEOGRAPHER: Good morning. Here  
2 begins media number one in the deposition of  
3 Larry Wein in the matter of John Capannari,  
4 et al., versus Glen Galemno, et al.

5 The case is in the United States  
6 District Court, Southern District of Ohio.  
7 The case number is 1:13-cv-883.

8 Today's date is November 12th, 2015.  
9 And the time on the monitor is 9:20 a.m.

10 This deposition is taking place at  
11 Dokich Court Reporting at 19712 MacArthur  
12 Boulevard, Irvine, California, and is being  
13 taken on behalf of the plaintiff.

14 The videographer is Johnnie Johnson  
15 appearing on behalf of Elite Reporting  
16 located in Cincinnati, Ohio -- Ohio.

17 Would counsel please identify  
18 yourselves and state whom you represent?

19 MS. BROWN: I'm Phyllis Brown. And I'm  
20 one of the lead counsel representing the  
21 plaintiff class in this matter.

22 MR. FLAX: I'm William Flax. I  
23 represent Richard Thomas, who's an  
24 intervening defendant --

25 MR. HEALY: Pat --

1 MR. FLAX: Patent informal.

2 MS. BROWN: He's plaintiff, isn't he?

3 MR. FLAX: Oh. Well, it's -- you're  
4 intervening as a defendant, but --

5 MR. HEALY: Patrick Healy from Mannion  
6 Gray. That's Judd Uhl's office. We  
7 represent the defendant deponent.

8 THE REPORTER: Does everyone agree that  
9 it's okay for me to no -- to swear the  
10 witness from here in Cincinnati?

11 MS. BROWN: Yes.

12 MR. HEALY: No objection.

13 MR. FLAX: Yes.

14 LAWRENCE P. WEIN

15 an intervening defendant herein, having been duly  
16 sworn, was examined and deposed as follows:

17 THE REPORTER: Thank you, sir. You may  
18 proceed.

19 MS. BROWN: Thank you.

20 EXAMINATION

21 BY MS. BROWN:

22 Q. Mr. Wein, I'm Phyllis Brown. I believe  
23 we spoke on the phone once quite a while ago.

24 Could you please give me your full name  
25 and address for the record?

1           A.   Lawrence Wein, 7 Sawgrass -- that's one  
2   word -- Drive, Newport Beach, California,  
3   92660.

4           Q.   Mr. Wein, as you know, this is a  
5   videotape deposition.

6                   I will be asking you a series of  
7   questions.  If I ask you a question that is  
8   unclear or if you don't understand or hear my  
9   words, please let me know, and I will rephrase or  
10  re-ask the question.

11                  I will assume, if you answer the  
12  question, that you understood the question.

13                  Is that fair?

14           A.   Yes, ma'am.

15           Q.   Okay.  Are you taking any medications  
16  that would preclude you a -- being able to answer  
17  the questions truthfully?

18           A.   No, I am not.

19                  MS. BROWN:  Okay.  Could -- could the  
20  witness be given Exhibit 1?

21                  THE WITNESS:  Is this the exhibit that  
22  she gave me?

23  BY MS. BROWN:

24           Q.   Yes.  Exhibit 1 is titled the Notice of  
25  Deposition.

1 A. Okay.

2 THE WITNESS: Can I have it?

3 THE VIDEOGRAPHER: Yeah.

4 BY MS. BROWN:

5 Q. Yeah. Have you seen this before,

6 Mr. Wein?

7 A. Yes, I have.

8 Q. Okay. Have you had your deposition

9 taken before?

10 A. Have I ever had my deposition taken

11 before?

12 Q. Yes.

13 A. Yes, ma'am.

14 Q. Okay. And what -- in what -- how many

15 times?

16 A. Maybe once or twice.

17 Q. And can you tell me in what kind of

18 case?

19 A. In a lawsuit that I filed on a piece of

20 rental property that I owned where there was

21 perpetrated fraud on the property. And so I had

22 to sue the person that -- that bought the house.

23 Q. Okay. And was that in California?

24 A. Yes.

25 Q. Any other times your deposition was

1 taken?

2 A. Not that I -- not that I can recollect,

3 no.

4 Q. Okay. And was that the case -- did

5 that case go to trial?

6 A. No.

7 It -- it got arbitrated, and I ended up

8 getting payment from the appraiser.

9 Q. Okay. Mr. Wein, I'm just going to ask

10 you a couple of questions about your background.

11 Can you tell me where you went to

12 college?

13 A. My first two years I went to the United

14 States Military Academy at West Point.

15 My junior and senior year, I went to

16 Boston College.

17 And I went to UC Irvine for graduate

18 school for my MBA.

19 Q. Okay. You spent two years at West

20 Point.

21 Were you dismissed from West Point?

22 A. I'm sorry. What was the question?

23 Q. The question was, were you dismissed

24 from West Point? Were you asked to leave West

25 Point?

1 A. Yes.

2 Q. Under what circumstances?

3 A. Too many demerits and got in just basic  
4 cadet trouble. So I had to -- I was asked to  
5 leave.

6 Q. And did you go directly to Boston  
7 College the following semester after you were  
8 asked to leave?

9 A. Yes.

10 Q. Okay. What degree did you receive from  
11 Boston College?

12 A. BA in economics.

13 Q. And can you tell me what year?

14 A. I was at West Point 1980 to 1982 and  
15 Boston College '82 to '84.

16 Q. And when did you receive your MBA from  
17 UC Irvine?

18 A. I want to say 1992, but that's just  
19 from memory.

20 Q. Okay. Approximately 1992; is that  
21 fair?

22 A. Yes, ma'am.

23 Q. Okay. And after you graduated from  
24 Boston College, did you begin your career  
25 working?

1 A. Yes.

2 Q. And where -- where were you working?

3 A. I immediately started to work for Fleet  
4 National Bank.

5 Q. In what position?

6 A. In the e -- it was a group called Fleet  
7 Capital Corporation. And it was in the equipment  
8 finance group as a salesperson.

9 Q. Okay. And how long did you remain in  
10 that position?

11 A. From July of 1984 until approximately  
12 December of 1998.

13 Q. And did you receive promotions during  
14 this period?

15 A. Yes, numerous promotions.

16 Q. And what was your position at the time  
17 you left in 1998?

18 A. Vice president.

19 Q. Of Fleet bank?

20 A. Of Fleet Capital Corporation --

21 Q. Oh, Fleet.

22 A. -- which was a subsidiary of Fleet  
23 National Bank.

24 Q. Okay. Got it.

25 Was your departure from Fleet Capital

1 Corporation voluntary?

2 THE WITNESS: Hold on. Let me shut  
3 this off.

4 A. I'm sorry. Can you re -- repeat the  
5 question, please?

6 BY MS. BROWN:

7 Q. Sure. Was your departure from Fleet  
8 Capital Corporation voluntary?

9 A. No.

10 Q. What -- what was the cause of -- of --  
11 were you terminated?

12 A. Yes.

13 Q. And what was the cause of your  
14 termination?

15 A. I had started up LW Capital  
16 Corporation. And it was determined there was a  
17 conflict of interest between what I was doing at  
18 LW Capital and what I was doing at Fleet  
19 Capital.

20 Q. And when did you start up LW Capital  
21 Corporation?

22 A. Again, it's -- it's from memory, but I  
23 want to say 1993.

24 Q. And I take it you never informed the  
25 bank or you -- I'm sorry -- you never informed



1 Fleet Capital Corporation or your supervisors  
2 that you had started up LW Capital Corporation?

3 A. No. I -- my -- my direct immediate  
4 supervisor knew very well about LW Capital.

5 Q. And did he approve of it?

6 A. Yeah. He never had any issue with it  
7 or never said anything to me about it.

8 Q. Okay. And then how did an issue arise  
9 in 1998?

10 A. Well, Fleet was acquiring a -- numerous  
11 other banks.

12 And in doing their due diligence, they  
13 noticed documents for transactions that were part  
14 of the portfolio they were acquiring that had my  
15 name on the documents which were transactions  
16 that I funded and sold to various banks during  
17 that course of time.

18 Q. Through LW Capital Corporation,  
19 correct?

20 A. Yes, ma'am.

21 Q. Okay. And then where did you go in  
22 19 -- 1998, after you were terminated?

23 A. I went to work for a company called  
24 Rapidigm, which was an IT services company.

25 Q. And how long did you stay there?

1 A. From 1998 until 2009.

2 Q. And what was your position with them?

3 A. I was a director of the southwest  
4 region.

5 Q. What does that mean?

6 A. So I started up and built and ran the  
7 operation for Rapidigm in the southwestern United  
8 States.

9 Q. Okay. And then in 2009, you left  
10 Rapidigm?

11 A. Yes, ma'am.

12 Q. And where did you go from there?

13 A. In 2000 -- so in 2009, I left Rapidigm,  
14 and I moved over to MW Partners.

15 Q. Okay. Was your departure from Rapidigm  
16 voluntary?

17 A. Yes.

18 Q. Okay. And during this entire period,  
19 you were also running LW Capital Corporation?

20 A. Yes, ma'am.

21 Q. Okay. Let's talk about MW Partners.

22 Is this in -- what kind of company,  
23 corporation, is this structurally? Is it an  
24 LLC?

25 A. I'm not actually sure, to be honest

1 with you. I -- I don't know the structure of MW  
2 Partners.

3 Q. Okay. Let's start with this: How many  
4 partners are there?

5 A. Well, now I believe there's three.

6 But at the time -- you know, again, I'm  
7 not -- I'm not sure, because -- I don't know. I  
8 don't know how many partners there -- there were  
9 or are currently.

10 Q. Well, can you name the partners you  
11 currently are -- know are partners?

12 A. So right now the two -- the two  
13 partners that I was aware of when I came over to  
14 MW Partners are Rob Morris and Mike Willner.

15 Q. Uh-huh. So you joined the two of them  
16 when you -- in -- in 2009, correct?

17 A. I'm sorry. You -- you broke up.

18 Q. Sorry. You joined Mr. Morris and  
19 Mr. Willner as a partner in 2009 in MW Partners;  
20 is that correct?

21 A. No.

22 I'm not a partner with ownership in the  
23 company.

24 I am a contractor to MW Partners.

25 I never joined MW Partners as an

1 employee.

2 Q. You're neither an employee nor a  
3 partner; is that correct?

4 A. That's correct.

5 Q. You're a independent contractor?

6 A. Yes, ma'am.

7 Q. Okay. Do -- do you receive a salary?

8 A. No, I do not.

9 Q. Is your work there project-based?

10 A. No, it is not.

11 Q. Then how are you paid?

12 A. Basically, whatever business I bring in  
13 to MW Partners, I'm paid based on the  
14 profitability of the -- each transaction, and  
15 they pay me as a corp-to-corp entity.

16 They pay LW Capital for -- you know, as  
17 a percentage of the profit of any transactional  
18 business that I bring in there.

19 Q. Okay. So you actually work for  
20 MW Partners through LW Capital Corporation?

21 A. Yes, ma'am.

22 Q. So the contract, then, would be between  
23 LW Capital Corporation and -- and MW Partners; is  
24 that right?

25 A. That's correct.

1 Q. And do you know currently if there are  
2 additional partners beyond the two we just talked  
3 about?

4 A. I believe there is another partner.  
5 And it's a recent transaction. So if you'll give  
6 me a second, I might be able to get his name.

7 His first name is Raj. I don't know  
8 his last name.

9 Q. Okay.

10 A. Raj is his first name.

11 And that -- that -- him becoming a  
12 partner in the business just recently occurred  
13 over the last couple of months.

14 Q. How did you become involved with MW  
15 Partners?

16 A. I met MW Partners through my  
17 association with them working at Rapidigm.

18 Q. Was Mike Willner an employee of  
19 Rapidigm?

20 A. No, ma'am.

21 Q. Was Rob Morris an employee of  
22 Rapidigm?

23 A. No, ma'am.

24 Q. So you did work for Rapidigm on  
25 behalf -- in a contractual relationship that

1 Rapidigm had with MW Partners; is that right?

2 A. Yes, ma'am.

3 Q. Okay. What kind of work?

4 A. What kind of work is -- what -- what  
5 kind of work are you asking me?

6 Q. What kind of work were you doing with  
7 MW Partners? What kind of work was Rapidigm,  
8 through you, doing with MW Partners?

9 A. So MW Partners and Rapidigm are in very  
10 similar businesses.

11 And the -- the MW Partners -- if I can  
12 back up for a second. MW Partners -- there's a  
13 few entities that are associated with MW  
14 Partners, one of which is called Elevated  
15 Resources.

16 And Elevated Resources is the entity  
17 that Rapidigm actually worked with.

18 And then in 2006 Rapidigm was acquired  
19 by Fujitsu. And so I don't remember if MW  
20 Partners -- I mean -- I'm sorry.

21 It's really not an MW Partners/Rapidigm  
22 relationship; it's an Elevated Resources/Rapidigm  
23 relationship.

24 And I'm not sure if Elevated Resources  
25 came in existence to work with us before we were

1 acquired or after. I don't recall it was  
2 pre-2006 or post-2006.

3 But Elevated Resources provided  
4 pass-through business for subcontracted resources  
5 that we were using. They payrolled those  
6 resources.

7 So Elevated Resources would payroll  
8 contractors that were not on our W-2 that we  
9 subcontracted. And then they would be  
10 responsible for the payrolling and handling of  
11 those resources and -- and -- at -- Rapidigm  
12 and/or Fujitsu would pay them a fee for that  
13 service.

14 Q. Okay.

15 A. Does that make sense?

16 Q. I think I understand what you're  
17 saying.

18 So does Mike Willner, to your  
19 knowledge, have an ownership interest in Elevated  
20 Resources?

21 A. Again, I don't -- I'm not sure. And I  
22 don't know if it's changed, you know, from when I  
23 went -- when I joined those guys originally to  
24 now.

25 So I honestly don't know if he was

1 involved in Elevated as well as MW. I'm not  
2 sure.

3 Q. Okay. Do you know if he currently has  
4 an ownership interest in Elevated Resources?

5 A. No, I do not know that.

6 Q. Okay. Rob Morris?

7 A. I do not know whether Rob Morris is --  
8 has an ownership interest in Elevated Resources  
9 either.

10 Q. Okay. Let's talk briefly about  
11 LW Capital Corporation.

12 What kind of corporate entity is it  
13 structurally?

14 A. Subchapter S.

15 Q. Okay. So are you the only owner?

16 A. Yes, ma'am.

17 Q. Okay. So you have a hundred percent  
18 ownership in it?

19 A. Yes, ma'am.

20 Q. Are there other officers of the  
21 corporation?

22 A. No, ma'am.

23 Q. You're the president, correct?

24 A. Yes.

25 Q. And there are no other off --



1 officers?

2 A. Correct.

3 Q. And what is the business of LW Capital  
4 Corporation currently?

5 A. LW Capital Corp is really an investment  
6 company. So it invests in stocks and bonds and  
7 mutual funds. It provides equipment leasing and  
8 financing services to corporations. It invests  
9 in real estate.

10 Q. So would it be correct to say it's the  
11 entity through which you do your investments?

12 A. Yes, ma'am.

13 Q. Does it have any employees besides  
14 you?

15 A. No, ma'am.

16 Q. Okay. How did you come to invest with  
17 Glen Galemno?

18 A. So, like I said, I joined MW Partners  
19 in 2009.

20 Q. Uh-huh.

21 A. And I want to say towards the --  
22 towards the end of 2010 I was introduced to Glen  
23 by way of Andy Miller, Mike Willner, Rob Morris,  
24 and Richard Low, all of whom at that time worked  
25 either for or with MW Partners.

1 Q. Okay. Did you personally -- did you  
2 meet him at -- personally at that time in 2010?

3 A. No, I did not.

4 Q. You were just introduced to him as a  
5 possible -- well, how were you introduced to him?  
6 What did they say about him?

7 A. They had all had a very successful  
8 relationship. By success, I mean profitable  
9 relationship with Mr. Galemme for a number of  
10 years preceding the conversation I had with him.

11 And they -- I believe it was Mike and  
12 Rob had told me that there were opportunities to  
13 do -- if I -- if I had some liquid cash, that I  
14 could do short-term transactional loans with Glen  
15 and have an opportunity to make some money, as  
16 well.

17 Q. Okay.

18 A. So that -- that's how I was originally  
19 introduced to Glen.

20 Q. Okay. Did you ask what kind of  
21 business he had?

22 A. I mean, he -- as far as I understood,  
23 he was a deal maker and a guy who was involved in  
24 a number of different kinds of investments, and  
25 that -- that was really it.

1 I mean, the -- the nature -- the -- the  
2 primary interest that I had was that Rob Morris's  
3 sister was married to Glen Galemmo.

4 Q. Are you referring to Kristine  
5 Galemmo?

6 A. Yes. And that's Rob's sister.

7 Q. Correct.

8 A. That -- so between Rob's -- Rob knowing  
9 Glen by way of marrying -- married to his sister  
10 and, again, the -- each one of those individuals  
11 had a very successful track record, profitable  
12 track record, of dealing with Glen for four or  
13 five, six, seven years prior to even talking to  
14 me about it, I felt very comfortable with  
15 whatever opportunities they presented to me.

16 So that was what -- why I was  
17 interested.

18 Q. Are you aware that Mr. Willner was sued  
19 by the plaintiff class --

20 A. Yes.

21 Q. -- and settled his lawsuit?

22 A. Yes, ma'am.

23 Q. Are you aware that Mr. Miller was sued  
24 by the plaintiff class --

25 A. Yes, ma'am.

1 Q. -- and settled his lawsuit?

2 A. Yes, ma'am.

3 Q. Are you aware that Mr. Morris was sued

4 by the plaintiff class --

5 A. Yes, ma'am.

6 Q. -- and settled his lawsuit?

7 A. Yes, ma'am.

8 Q. And who is the last name, Robert Love,

9 did you say?

10 A. I'm sorry. Richard Low, L-o-w.

11 Q. Ah.

12 A. Richard is part of the plaintiff

13 class.

14 Q. Yeah. I was going to say, I don't

15 recognize the -- the other name.

16 What did you believe that Mr. Galemmo

17 used the funds that you invested with him for?

18 A. I really didn't know. I didn't know.

19 He had talked and -- texted me and

20 talked to me over the phone about a number of

21 different transactions he was doing, primarily

22 with Goldman Sachs.

23 And I -- I didn't really -- and, again,

24 I didn't know what he was specifically doing with

25 my money.

1 Q. Did you ever ask him?

2 A. The time that I asked him was more  
3 towards the end of the relationship. And that's  
4 when he told me about the Goldman Sachs  
5 situation.

6 Q. You say the time you asked him was  
7 toward the end of your relationship.

8 Were you getting suspicious of him at  
9 that time?

10 A. Well, at -- at the time -- I mean, what  
11 happened is, what started out as a four, five,  
12 six, seven, eight-week transactional loan  
13 arrangement, as -- as I continued to do deals --  
14 loan deals with him, his time to pay me back was  
15 longer and longer and longer.

16 And -- and -- and so I definitely,  
17 towards the end of our relationship, began to get  
18 suspicious and just, you know, wanted to ask some  
19 more questions, because he was not being honest  
20 and forthright with me in his communication  
21 regarding paying me back my principal and  
22 interest.

23 Q. Yet you continued to invest with him,  
24 correct?

25 A. Well, this is -- this is really -- I

1 might have done one or two deals, max, maybe even  
2 one deal at the end.

3 And then I stopped after my last deal,  
4 which I believe was sometime in January 2013.  
5 December -- actually, December 2012 was the last  
6 time I lent him money.

7 And then after I got paid back in 2013,  
8 I stopped doing business with him.

9 He had talked to me about other  
10 transactions that he wanted me to look at. And I  
11 didn't partake in any other transactions after I  
12 got paid back in -- in 2000 -- early 2013.

13 Q. Did you ever invest money through  
14 LW Capital Corporation with Mr. Galemmo?

15 A. The funds -- I'm not sure -- again, I  
16 am LW Capital.

17 Q. Right.

18 A. So I'm not -- so I'm not sure if LW  
19 Capital provided some of the funds or I  
20 personally provided the funds.

21 I don't have a recollection as to  
22 exactly where the funds came from.

23 But -- but I never invested one dime in  
24 Glen Galemmo or any Galemmo entity. So  
25 everything that I did with Galemmo was to him

1 personally, to the best of my knowledge. And it  
2 was lending him money, not investing money with  
3 him.

4 Q. Well, we'll get to that a little later.

5 Did you ever make any investments  
6 through Mike Willner with Mr. Galemmo?

7 MR. HEALY: Let me just object,  
8 Phyllis.

9 A. I never invested one dime with anything  
10 related to Glen Galemmo.

11 Again, the nature of my business with  
12 anything related to Glen Galemmo was purely loan,  
13 principal, interest, transactional, pay me back.

14 The initial deal -- so my very first  
15 deal with Galemmo, because I didn't know him,  
16 even though I heard all the good things about him  
17 and what a great guy he was, I wanted -- I  
18 believe Willner might have been involved in that  
19 deal.

20 And either -- I'm not sure if I paid --  
21 if Mike -- I gave Mike the money or I wire -- I  
22 believe I -- the money was wired from me to  
23 Galemmo, but Mike might have paid me back.  
24 Because it was only a \$50,000 loan.

25 So that's how I started my

1 relationship.

2 But I believe Willner was involved in  
3 that original transaction.

4 BY MS. BROWN:

5 Q. Okay. When you sent money, was it  
6 always by wire transfer?

7 A. Yes, ma'am.

8 Q. And how did you get the wire transfer  
9 instructions?

10 A. Once the -- once the dollar amount,  
11 duration, and rate were agreed upon, I asked Glen  
12 to give me wiring instructions for who, where,  
13 when, why, how he wanted me to send the money.

14 Q. Isn't it correct, Mr. Wein, that every  
15 amount, every -- all the money you sent was sent  
16 into an account of Queen City Investment Fund  
17 II?

18 A. That is not correct.

19 Q. Where did you send the money?

20 A. There was another -- there was another  
21 account that he --

22 Q. What are you looking at, sir? You're  
23 not to look --

24 A. I'm looking -- I'm sorry.

25 Q. You're not to look at documents until I



1 ask you to.

2 A. Okay. Well, you just -- okay.

3 Q. No. I'm not asking -- I'm asking you a  
4 question under oath. I'm not asking you to check  
5 documents.

6 A. Okay. Please repeat the question.

7 Q. Did you ever -- are you saying that you  
8 sent money to any account other than Queen City  
9 Investment Fund II? Yes or no.

10 A. Yes, ma'am. Yes, ma'am.

11 Q. And what was the name of the account,  
12 if you recall?

13 A. QFC, comma, LLC.

14 Q. And what did that stand for?

15 A. I have no idea.

16 Q. Okay.

17 A. It was a different -- it's a different  
18 account number than the other QFC, L -- QFC II or  
19 whatever the other one was.

20 But to be honest with you, I didn't pay  
21 any -- I'm actually just realizing that over the  
22 last week, as I looked over my wires, because I  
23 never paid any attention to who I wired the money  
24 to.

25 Had I been in Ohio, I would have handed

1 him a personal check for the money. The wire was  
2 just a conduit for me to get him his funds.

3 Q. Isn't it correct that none of your wire  
4 transfers were to Mr. Galemme personally?

5 A. That is correct.

6 Q. So why is it you say you lent money to  
7 him personally?

8 A. Because I would have sent the wire to  
9 any city, state, country, planet, entity, House  
10 of Pancakes -- I would have sent the money, once  
11 we agreed on the arrangement personally, to  
12 anybody or anywhere that he wanted me to send the  
13 money.

14 Q. What is it --

15 A. I didn't -- it was just a conduit for  
16 me.

17 Q. What is it -- what is it that makes you  
18 say that you lent money to him personally?

19 A. Because that's the arrangement we had.  
20 Him and I agreed I would lend him money and he  
21 would pay me back in a certain amount of time, at  
22 a certain interest rate.

23 My -- my -- my dealings were just to  
24 him personally.

25 I had nothing -- I had never -- I never

1 talked to anybody else about the specific  
2 transactions, other than to get wiring  
3 instructions.

4 Every communication I ever had was with  
5 Glen Galemmo personally.

6 Q. Isn't it correct that none of your wire  
7 transfers went into any account that was labeled  
8 the personal account of Glen Galemmo?

9 A. Well, I'm not sure.

10 Q. Just a yes or no.

11 A. Say that again, please.

12 Q. Just a yes or no.

13 Do you want me to repeat the whole  
14 question?

15 A. Okay. Yeah. That would be great. I'd  
16 appreciate it.

17 Q. Sure.

18 Isn't it correct that not one of your  
19 wire transfers went into an account with the name  
20 Glen Galemmo?

21 A. That is -- that is correct and  
22 accurate, yes.

23 Q. Isn't it correct that not one of the  
24 wire transfer -- transfers made to you was made  
25 from an account of Glen Galemmo personally?

1 A. That is correct.

2 Q. Okay. Let's look at what I've marked  
3 as Exhibit 2, sir.

4 Do you recognize the name Adrienne  
5 Bowling?

6 A. Yes, ma'am.

7 Q. And who is Adrienne Bowling?

8 A. To the best of my knowledge, she was an  
9 assistant to Glen. She worked with Glen.

10 Q. Oh. That's correct.

11 MS. BROWN: Mr. Flax, hold on one sec.

12 I'm sorry. I -- I should have been  
13 giving you copies of the exhibits. Here's  
14 Exhibit 2.

15 I'm just providing one of the attorneys  
16 here with copies of the exhibits.

17 MR. FLAX: Thank you.

18 MS. BROWN: I inadvertently didn't do  
19 it before.

20 BY MS. BROWN:

21 Q. And you're asking her about where you  
22 should send your money, correct?

23 A. Yes, ma'am.

24 Q. And she gives you the information,  
25 correct?

1 A. Yes.

2 Q. And what is the name of the account?

3 A. This particular one is QCIF II.

4 Q. Look at the bottom of the first page.

5 It's Queen City Investment Fund II, correct?

6 A. Correct.

7 Q. And that's what she tells you,

8 correct?

9 A. Correct.

10 Q. Okay. Did you ever ask any questions;

11 what is Queen City Investment Fund II?

12 A. No.

13 Q. Did you ever ask --

14 A. Didn't really care.

15 Q. -- what Mr. Galemmo's relationship was

16 with Queen City Investment Fund II?

17 A. Nope; didn't care; didn't pay any

18 attention to it.

19 They could have told me to wire the

20 money to Mexico or his aunt or uncle or

21 grandmother.

22 Again, I would have personally

23 hand-delivered my check to him and not wired it

24 to anybody, had I lived in Ohio.

25 So he could have told me anywhere to

1 send the money that we agreed to loan and that  
2 he'd pay me back -- I would have sent it  
3 anywhere.

4 It had no significance. It had no  
5 relevance, importance. It didn't matter to me.  
6 I paid no attention to it.

7 And his name Queen City didn't mean  
8 anything to me. I had no idea what it was, nor  
9 did I care.

10 Q. Can you look at Exhibit 3, sir?

11 MS. BROWN: Bill.

12 A. Yeah. This exhibit is pretty hard for  
13 me to see. It looks like it's highlighted or --

14 BY MS. BROWN:

15 Q. Well --

16 A. It's hard for me to read this  
17 exhibit.

18 Q. Okay. Well, let's just look at the  
19 name of the account on the exhibit, if you would.  
20 What is the name of the account?

21 A. Queen City Investment Fund II.

22 Q. And that's where you were depositing  
23 money, correct?

24 A. Negative.

25 Q. Well, let's look at the date,

1 December 3rd, the first deposit.

2 This is -- this is for the period --  
3 the statement period December 1, 2010 through  
4 December 31st, 2010.

5 And let's look at the wire credit from  
6 Lawrence P. Wein, 7 -- Lawrence P. Wein, 7  
7 Sawgrass Drive.

8 Is that you, sir?

9 A. That's me.

10 Q. And it's in the amount of \$50,000,  
11 correct?

12 A. Correct.

13 Q. And that's what you said you believe  
14 was your first ex -- your first pri -- dealing  
15 with Mr. Galemmo, correct?

16 A. Yes, ma'am. Yes, ma'am.

17 Q. So isn't it correct that, whether you  
18 call it a loan or investment, you were directly  
19 depositing to the account of Queen City  
20 Investment Fund II, not Mr. Galemmo personally?

21 A. That is correct.

22 Q. Okay. Thank you.

23 A. Although I had no idea what Queen City  
24 Investment Fund II is.

25 I had no clue if -- what it was. It

1 could have been a real estate holding company.  
2 It could have been -- it could have been a -- one  
3 of fifty partners in the company. I had no idea  
4 what Queen City Investment Fund II was.

5 I was -- it could have been Queen City  
6 Investment Fund 80. It could have been any one  
7 of these 30 companies he has on his list here,  
8 including QFC, LLC.

9 Q. Please, sir --

10 A. Which I -- it could have been Midwest  
11 Hoops & Sports Plus, LLC; Cincinnati Royals, Inc.  
12 He could have given me any entity. I had no idea  
13 who, what, where, when, how, or why.

14 And I did not deposit the money; I put  
15 the money in as a loan to -- for Mr. Galemme.

16 Q. Sir, first off, if you would please  
17 cooperate. That is a video deposition. And  
18 you've had your deposition taken before. The  
19 only documents that you are to look at are  
20 documents when I instruct you.

21 As a courtesy, you got a copy of all  
22 the exhibits ahead of time through your attorney.

23 But, generally speaking, they would not  
24 be available to you until I've introduced them.

25 So if you would please cooperate and



1 not pick up exhibits that have not yet been  
2 introduced, I would appreciate it.

3 Can we agree on that?

4 A. Yes, ma'am.

5 Q. Okay. So we're looking at Exhibit 2.

6 MR. HEALY: 3, I think you're on.

7 MS. BROWN: I'm sorry. Exhibit 3. My  
8 error.

9 THE WITNESS: Okay. All right.

10 BY MS. BROWN:

11 Q. Exhibit 2 was the e-mail which gave you  
12 the direction to Queen City Investment Fund II.

13 So you were given the name of where to  
14 wire transfer your funds, and you chose not to  
15 ask anything about what Queen City Investment  
16 Fund II was, correct?

17 A. Yes, ma'am.

18 Q. Okay. We'll be coming back to  
19 Exhibit 3.

20 If you -- if you were to look through  
21 Exhibit 3, what you would see, I believe -- and  
22 feel free to look through -- that every deposit  
23 you made was made by Lawrence P. Wein personally  
24 and every payout was to LW Capital Corporation.

25 Did you request that?

1           A.    Yes, ma'am.

2           Q.    And why was that?

3           A.    Because, again, I am LW Capital.  And  
4   just based on movement of funds, I chose to have  
5   the money wired to LW Capital because, again, it  
6   captures all of the business transactional --  
7   or deals that I do.  So I just try to capture  
8   everything in that account.

9           Q.    Well, why wouldn't you then wire the  
10   money to him from that account?

11          A.    Because I -- I used funds from various  
12   other sources of me -- of mine as loans to myself  
13   from equity lines that I had to be able to fund  
14   these deals for Glen.

15                And I -- I moved -- it was my own  
16   personal preference, based on available funds  
17   that I had, that I chose to do it this way in  
18   terms of how I can move my own money around to  
19   enable me to have the liquidity to do it.

20          Q.    Let me be clear, sir.  I'm not  
21   suggesting that there's anything wrong with it.  
22   I'm just asking the question.

23          A.    Okay.

24                So, basically, it was just a liquidity  
25   thing, available funds, access to me being able

1 to fund these transactions for Glen.

2 Q. So would it be correct to say that a  
3 portion of the money that you deposited in Queen  
4 City Investment Fund II was money that you  
5 actually borrowed at a lower rate of interest  
6 than you were receiving back from Glen?

7 A. Okay. So I would appreciate it if you  
8 stopped using the word deposited as -- as  
9 invested deposited funds and call the funds and  
10 my transaction what it was, which was loan funds,  
11 number one.

12 Number two, that is fair -- I guess  
13 safe -- actually, why -- why don't you repeat the  
14 question again? --

15 Q. Sir --

16 A. -- so I can answer quickly?

17 Q. Sir, I can choose whatever words I want  
18 to use in this deposition. You deposited funds,  
19 whether you want to call them a loan or  
20 investment, they were funds that were deposited  
21 in Queen City Investment Fund II.

22 And my question is, when you were  
23 depositing these funds, were you borrowing funds  
24 at a lower rate of interest than the rate you  
25 received back from Queen City Investment Fund II

1 when you were paid back?

2 MR. HEALY: Larry, hang on one second.

3 Just for the record, I want to object  
4 to any cl -- classification as investment in  
5 the fund or depositing into the fund.

6 I just want a continuing objection to  
7 phrasing it that way.

8 You can continue asking it however you  
9 want, but I just want to object for the  
10 record.

11 Larry, you can go ahead and answer  
12 that.

13 THE WITNESS: Fair enough.

14 A. I did -- I don't know how many  
15 different transactions I did.

16 But I feel it's safe to assume that,  
17 yes, I used borrowed funds of my own at a lower  
18 rate to go ahead and lend to Glen and then got  
19 paid back by Glen at a higher rate.

20 BY MS. BROWN:

21 Q. So your answer is, yes, you did that?

22 A. Yes, I did that.

23 Q. Okay. Can you turn to Exhibit 4, sir?

24 A. Sure.

25 Q. I can represent to you that Exhibit 4

1 is a summary sheet that our office and --  
2 produced, showing the transactions, all of the  
3 deposits and all of the withdrawals.

4 If you could look at it, if you could  
5 tell me if there's anything, to your knowledge,  
6 inaccurate on it.

7 A. I believe there -- there may be some  
8 inaccuracy here. But if I -- if I don't have the  
9 ability to look at my original sheet, then I  
10 can't tell you kind of where the inaccuracy is.

11 But I recall looking last night over my  
12 notes and comparing it to your notes. And there  
13 is something that's off.

14 Q. I have your original sheets as a later  
15 exhibit. We can go through that at that time, if  
16 that's okay with you.

17 A. Sure. I mean --

18 Q. So --

19 A. I mean, basically, we're -- we're 40 or  
20 \$50,000 off. I think the 5/7/12 transaction is  
21 in a different place.

22 But for the most part, this -- this  
23 describes financially what happened between Glen  
24 Galemme and myself.

25 Q. Okay. The 5/7/12 transaction, the way

1 I have it is a payout of \$40,000.

2 Are you saying you believe there was no  
3 payout, there was a higher payout?

4 A. No. No. I -- I -- the -- the payment  
5 back, I believe that really goes to the above  
6 \$500,000 deal, because 640,000 on 500 wouldn't  
7 have happened.

8 So I just believe that -- that the --  
9 the allocated payouts are -- are just in the  
10 wrong spot allocated to the wrong loan. That's  
11 all.

12 Q. Well, the way we prepared this sheet,  
13 sir, was, we weren't tagging them to loans. We  
14 were just putting down the dates that there were  
15 deposits and the dates that there were  
16 withdrawals, not necessarily --

17 A. Okay.

18 Q. -- that they were tagged to a specific  
19 loan. We just followed the transactions.

20 A. Okay. So -- go -- I'm just -- I'm  
21 sorry. The only reason I would -- the only  
22 reason that -- that they -- they should each be  
23 tagged to a loan is because no new loan money  
24 ever went out from me until every penny of  
25 principal and interest was paid back on the

1 preceding loan.

2           So nothing was rolled, nothing was  
3 added on top. Every single transaction was paid  
4 in full prior to the next separate and distinct  
5 transaction to be funded.

6           Q.    Okay.

7           A.    So that's -- that's how I arranged --  
8 that's how everything happened between Glen and  
9 I.

10          Q.    When you -- is it correct that your  
11 first transaction was the loan of December 3rd,  
12 2010?

13          A.    Yes, ma'am.

14          Q.    Okay. Did you have a written agreement  
15 as to when you were to be paid back the  
16 \$50,000?

17          A.    No, ma'am.

18          Q.    Did you have a written agreement at how  
19 much you were to be paid back?

20          A.    I had nothing in writing from Glen.

21          Q.    Did you have any agreement as to when  
22 you would be paid back?

23          A.    No, ma'am.

24          Q.    So Mr. Galemme -- who contacted you  
25 about the \$50,000 loan, the first loan?

1           A.   Mike Willner and Rob Morris.

2           Q.   And can you -- can you describe what  
3 happened, the circumstances?

4           A.   Mike -- I believe it was Mike  
5 originally brought it up to me and said that he  
6 had been doing -- him and Rob had been doing a  
7 few of these loans of recent with Glen.

8                   And, apparently, Glen had asked him if  
9 he had any other friends that were on a liquid  
10 situation that could partake in the loans and  
11 earn a reasonable rate of return.

12                   And so Mike approached me and asked me  
13 if I would -- you know, had any interest in doing  
14 the loans.

15           Q.   Okay. So you just said, sure, I'll  
16 give you \$50,000, and you didn't agree on what  
17 the rate of return would be?

18           A.   Oh, we -- we -- the -- on every deal,  
19 either by phone or by text, Glen and I would  
20 agree on the amount, the rate, and the -- the  
21 date by which he was supposed to pay me back.

22           Q.   And you were comfortable with that  
23 arrangement?

24           A.   Again, yes, I was comfortable, because  
25 of the relationship with the people in my office,



1 the longevity and duration of relationships with  
2 Glen and the profits that they made in dealing  
3 with Glen, in not just paper profits, but actual  
4 fund withdrawal profits in the millions of  
5 dollars that they made and that I had seen --  
6 that I was aware of, and, again, the relationship  
7 with my -- with Rob Morris's wife, his -- his  
8 sister's husband.

9           So, yes, I was very comfortable based  
10 on the experiences that these guys that I trusted  
11 had with Glen prior to me getting involved.

12           Q.    Okay. So let's look at this first  
13 transaction. You made the loan December 3rd.  
14 You're paid back about two months later,  
15 February 10th, correct?

16           A.    Yes, ma'am.

17           Q.    And you get 57 -- \$57,100, correct?

18           A.    Yes, ma'am.

19           Q.    That's about 7 percent a month  
20 interest?

21           A.    I'm not sure exactly what that works  
22 out to. 10 percent -- it's probably a 7-percent  
23 deal.

24                   All my deals with Glen were supposed to  
25 be between 6 and 10 percent on each transaction.

1 So that sounds about right.

2 Q. Okay. Annualized, that would be 84  
3 percent interest, correct, if it's 7 percent?

4 A. Correct. None of these deals were  
5 supposed to be 12-month deals.

6 Q. Is that correct, if it were annualized,  
7 it would be 84 percent?

8 A. Yes, ma'am.

9 Q. Okay. So you're paid back  
10 February 10th.

11 One week later, you decide to deposit  
12 \$300,000 with him, correct?

13 A. I did -- again, we're just -- deposit  
14 or loan, but, yes, that is correct.

15 So the first transaction went smooth  
16 and clean. He -- he delivered everything he said  
17 he would deliver in the right time frame. And so  
18 once I got my 57,100 back, I entered into loan  
19 transaction number two, for 300,000.

20 Q. Okay. And if you want to look at  
21 Exhibit 3 at the same time, we can follow the  
22 transactions on Exhibit 3.

23 If you'd turn to the third page of  
24 Exhibit 3.

25 A. (Witness complies.)

1 Q. You'll see that on February 17th,  
2 there's a wire transfer to the Queen City  
3 Investment Fund II by you of \$300,000.

4 Are you with me?

5 A. So I'm -- I'm having a problem --  
6 you -- in the way it's printed, I think there's  
7 highlighted in the -- and the highlight's not  
8 showing through the other side.

9 Does that make sense?

10 Q. Yeah. I can see what you're --

11 A. It's hard for me to read this.

12 Q. Well, if you look at the first  
13 transaction on the third page, sir, do you see  
14 the date February 17th? There's no highlighting  
15 on that date.

16 A. Unless I'm looking at something, it's  
17 just --

18 Q. Exhibit 3.

19 A. QFC -- yep. QFC, LLC on the top.

20 Q. It says, Queen City Investment Fund II,  
21 at the top?

22 A. Yeah. I have --

23 MR. HEALY: She's on page 3, Larry.

24 Page 2 says QFC, LLC. Page 3 at the top  
25 says, Queen City Investment Funds.

1           A.    2 of 4, page 2 of 3. Okay. Okay. I

2   got -- these came out off the printer wrong.

3   That's why. Okay.

4           February 17th. Okay. Yeah. I'm good

5   now. I see it.

6   BY MS. BROWN:

7           Q.    Okay. We see the \$300,000 deposit?

8           A.    Yes.

9           Q.    And then half of it was returned a  
10   month later. If you turn to page 4, you'll see a  
11   withdrawal on March 18th of 150,000.

12           Are you with me?

13           A.    Yeah. These came off the printer --  
14   they gave -- whatever they gave me --

15           Q.    And, as I said, it goes into the LW  
16   Capital Corporation account.

17           A.    Okay. So -- so I'm -- I'm just -- they  
18   printed these off wrong. So I'm -- they're not  
19   in order for me to --

20           Q.    Well, if you look at the March 18th --  
21   do you see March 18th?

22           A.    Nope.

23           Okay. Yeah. This is --

24           Q.    Do you see wired to --

25           A.    Okay. March 18th, yep. 150.

1 Q. Yeah. And then a week later you get  
2 174,000, correct?

3 A. So these -- these are not withdrawals.  
4 These are payments. But, yes, that is correct.

5 Q. Well, what does it say at the top of  
6 that column; Other Withdrawals, correct?

7 A. That's out of their fund. I have --  
8 that's out of their bank statement. This isn't  
9 my statement.

10 Q. Okay. I --

11 A. I don't know -- yeah, yeah.

12 This is not a withdrawal. I don't -- I  
13 didn't make this withdrawal. They -- they chose  
14 to pay me back out of this account. And they --  
15 it's payment to me.

16 Q. Right.

17 A. It's not a withdrawal by me.

18 On his statement, it shows as a deposit  
19 and a withdrawal.

20 Q. Correct.

21 A. But that's not from me. I didn't  
22 withdraw anything.

23 Q. I -- I never said you did.

24 I said, there was --

25 A. You said I made a withdrawal. I did

1 not make a withdrawal.

2 Q. No. I said there was a withdrawal of  
3 \$174,000. It's clearly from his account --

4 A. Right.

5 Q. -- the account you deposited in, which  
6 is Queen City Investment Fund II.

7 A. Okay.

8 Q. So that was \$24,000 in interest,  
9 correct?

10 A. Correct.

11 Q. In less than six weeks?

12 A. Correct.

13 Q. So that's about \$4,000 a week?

14 A. Correct.

15 Q. Did that seem high to you?

16 A. Unsecured, undocumented, hard money  
17 loan, no personal guarantee, I -- if you go  
18 borrow money from your credit card, what's the  
19 rate?

20 What's the rate if you go to a pawn  
21 shop and you give collateral where you did a hard  
22 money loan and you do a trust deed? Right?

23 So, no, that doesn't seem high to me  
24 for doing undocumented, hard money loan with no  
25 collateral.

1           Q.   Okay.  So how did you determine the  
2   interest rate amount?

3           A.   Glen and I would talk on the phone and  
4   agree up front.  And if -- and these first two  
5   transactions went very smooth.  So there were no  
6   issues.

7                   But once -- once these deals, as you'll  
8   see, as the deals -- as we go down each  
9   transaction, the date slips.  There's a lot of  
10  slippage, and some of these deals become four or  
11  five, six-month deals.

12                   So the interest rate would change based  
13  on his inability to perform on paying me back.

14          Q.   Okay.  So when you talked on the phone,  
15  would he make a proposal, I'll borrow this for  
16  six weeks at 7 percent?  Is that how it worked?

17          A.   Yes, ma'am.  Yes, ma'am.

18          Q.   And then would you say, no, that's not  
19  good enough?

20          A.   No.  He pretty much knew what I needed  
21  to do these deals.  And he always stayed within  
22  the parameters of -- of what the initial  
23  agreement was.

24                   Again, unless he really stretched it  
25  out, he -- we always stayed, you know, relatively

1 in that -- in that band of rate that we agreed  
2 would make sense for me to do short-term loans.

3 Q. Okay. So was there any bargaining  
4 going on between you and Glen?

5 A. No.

6 Q. So whatever he suggested, you just  
7 accepted?

8 A. Again, yeah. He knew -- he knew what  
9 I -- he knew what it would take for me to give  
10 him this kind of liquidity for what was supposed  
11 to be a six, eight, ten-week transaction.

12 So it would -- doesn't make sense for  
13 me to do a deal at 2 percent to give him \$500,000  
14 to make ten grand.

15 It doesn't make any sense for me at all  
16 to do that deal, even though annualized it's 24  
17 percent, it doesn't make sense for me to do a  
18 two-month deal for 500,000 for ten grand.

19 Q. So --

20 A. He had to make it worth my while.

21 Q. -- did you ever discuss with Mike  
22 Willner what rates he was getting?

23 A. Yes. On that first deal, Mike's the  
24 one who actually told me the rate. And, again, I  
25 believe it was somewhere around 7 percent, but I



1 can't remember exactly.

2 But Mike's the original one who  
3 introduced me to doing these loans. And I got  
4 the rate that he was getting on the loans, he was  
5 doing.

6 Q. Did you ever discuss with him, how much  
7 are you lending, or anything of that nature?

8 A. I don't recall honestly, whether we had  
9 the discussions about how much we were lending or  
10 how long or how much you did.

11 Q. What about with Rob Morris?

12 A. Same thing.

13 Q. Okay.

14 A. I knew that Rob had done some loans. I  
15 knew that Rob had done some loans with Glen. But  
16 we -- we didn't really talk specifically about,  
17 you know, the transactional nature of each deal.

18 Q. So when things got a little out of  
19 kilter and you weren't getting paid back as  
20 quickly as -- as had been agreed upon, did you  
21 discuss it with Mike Willner?

22 A. I definitely discussed it with Mike.  
23 And Mike told me that that -- that he was also  
24 experiencing the same delay in payments, but that  
25 Glen would make it right in terms of paying extra

1 money for the additional time that the funds  
2 would be outstanding, but that he always got paid  
3 back and not to worry.

4 And I had the same experience with  
5 Glen, as well. I always got paid back. So I --  
6 you know, I was comfortable doing what I was  
7 doing.

8 Q. So one week after the return of the  
9 second \$300,000 loan, you made a \$500,000 loan,  
10 correct? If you look at marked --

11 A. Yes, ma'am.

12 Q. If you look at Exhibit 4, a \$500,000  
13 loan on March 31st.

14 A. Yes, ma'am.

15 Again, that second transaction went  
16 relatively smooth. He did perform, he did what  
17 he said he would do.

18 And so I went ahead and did another --  
19 a third transaction with him.

20 Q. Right. And, again, the money was  
21 deposited into Queen City Investment Fund II,  
22 correct?

23 A. Yes, ma'am.

24 Q. Okay. Then this money was paid back  
25 over a period of -- of payments, I guess, through

1 June; is that correct?

2 A. Yes, ma'am.

3 Q. Okay. You got the first 250,000  
4 back on May 11th, which will be reflected in  
5 Exhibit 3.

6 If you turn to the fifth page, you'll  
7 see other withdrawals. On May 11th, you'll see a  
8 wire debit, again, to LW Capital Corporation, of  
9 250,000.

10 A. I don't think I have it. Where's  
11 Exhibit 3? What page are we on, please?

12 Q. It's the fifth page of Exhibit 3. It's  
13 May 2011.

14 A. Yeah. I'm just -- again, these are not  
15 in order. When they gave them to me -- they  
16 printed them out and they gave them to me.  
17 They're not in order, so it's -- it's really hard  
18 for me to figure this out, to be honest with you.

19 I'm just going to assume that --

20 Q. Well, we can -- we can --

21 A. Is it okay if I look through your  
22 schedule from Exhibit 4?

23 Q. Yeah. We can take a break, because  
24 we're going to be using Exhibit 3, and you can  
25 put it in order.

1           A.    Okay.  Let me -- I think that would  
2   help, because this is not in order, too.

3           Q.    I think so, too.  I don't want you to  
4   be agreeing to things that you haven't seen.

5           THE VIDEOGRAPHER:  Did you want to go  
6   off the record, you said?

7           MS. BROWN:  Yes.

8           THE WITNESS:  Is there a way -- can --  
9   is there a way you can maybe print this  
10   again, so that it prints by itself, just  
11   Exhibit 3?

12          MS. BROWN:  Can you do that, Brenda?

13          THE REPORTER:  Yes, we can do that when  
14   we go off the record.

15          THE WITNESS:  Okay.  That will be  
16   great.  Because I think that just something  
17   got goofed up in the -- in the printing.  
18   And I'll also try to make sense of it while  
19   you're doing that.

20          MS. BROWN:  Okay.

21          THE VIDEOGRAPHER:  We are going off the  
22   record.  The time on the monitor is 10:27  
23   a.m.

24          (Off the record.)

25          THE VIDEOGRAPHER:  We are back on

1 the record. The time on the monitor is  
2 10:34 a.m.

3 MS. BROWN: Thank you.

4 BY MS. BROWN:

5 Q. So, Mr. Wein, we had just discussed  
6 your loan of \$500,000 on March 31st. And you got  
7 the first payback on May 11th of half of the  
8 principal, correct? If you could look --

9 A. Yes, ma'am.

10 Q. If you could look at the withdrawal  
11 sheets.

12 And then on May 17th, you got a  
13 payback; you got a wire transfer of 40,000,  
14 right?

15 A. Yes, ma'am.

16 Q. Then if you turn the page, we have  
17 another wire transfer of 20,000 on June 10th.

18 A. Yes, ma'am.

19 Q. And at this point you were worried  
20 about the other 250,000 principal, correct?

21 A. I don't know if I was worried or not.  
22 I -- I don't remember.

23 Q. Okay. Well, let's look at Exhibit 5.

24 If you look at the back of it, starting  
25 in the back, you e-mail Adrienne on June 15th.

1           You say, I spoke to Glen last week and  
2   I expected a wire of 250,000 on Monday. No sign  
3   of it on Wednesday.

4           Do you recall?

5           A. I don't recall. But that's -- that  
6   wouldn't surprise me. It's definitely -- it's  
7   from me. So, yes, that -- that -- you know, I  
8   definitely was asking where the rest of my money  
9   was.

10          Q. Then Adrienne responds two days later,  
11   still waiting on wire.

12          Correct?

13          A. I --

14          Q. And then you respond again on  
15   June 21st, no sign of the wire yesterday or  
16   today. What is the ETA?

17          A. Yeah. Yeah, no. Definitely, that  
18   sounds like it's right. I mean it's --

19          Q. And then --

20          A. Yes.

21          Q. -- finally, on June 22nd, she says, it  
22   should be in your account now.

23          Now, did you have a definite time at  
24   that point when you -- you were going to receive  
25   the remaining payment?

1           A.    No.  I never had definite times with  
2   Glen.

3           Q.    Well, did you have an agreement that --  
4   of when you would get the 500,000 back and the  
5   interest?

6           A.    It was all verbal -- and it more and  
7   more became a moving target with Glen -- so  
8   nothing in writing.

9                   He always had investors that were doing  
10   things and Goldman Sach -- he had all kinds of  
11   stuff going on that, you know, a week delay, two  
12   weeks, three weeks -- it just -- it just started.  
13   This is when -- this is when the -- the issues  
14   started with him stretching out payment.

15                  So, no, we never had anything formally  
16   agreed to, on this day you will pay me back.  It  
17   was free -- it was more free-flowing.

18          Q.    So, in point of fact, you made the loan  
19   on March 31st.  You were fully paid back three  
20   months later, June 22nd, correct?

21          A.    Yes.

22          Q.    And you received \$60,000 in interest,  
23   correct?

24          A.    Correct.

25          Q.    So that's \$20,000 a month, correct?

1           A.    Yes.  On \$500,000, yes, that's correct.

2           Q.    And despite the delays, you -- you  
3   continued to loan money to him, correct?

4           A.    Again, each deal stood on its own.  So  
5   he'd have to pay me in full before I funded any  
6   money to the next loan transaction.

7                    So he continued to pay me a reasonable  
8   rate of return for -- for this amount of money on  
9   an unsecured, undocumented, uncollateralized  
10   basis.

11                   And so I was getting paid in full.  So  
12   I continued to -- to do these transactions with  
13   him, so long as I -- you know, again, that I was  
14   paid in full on each deal before the next one  
15   started.

16          Q.    So in September, September 15th, you  
17   loaned him another \$500,000, correct?

18          A.    Yes, ma'am.

19          Q.    And if we look at Exhibit 3, if we turn  
20   to the month for September 2011, we see that you  
21   personally wire transferred \$500,000 into the  
22   Queen City Investment Fund II account, correct?

23          A.    Yes, ma'am.

24          Q.    And, again, you were paid back over a  
25   course of two months.



1 By November 9th, you were fully paid  
2 back with \$50,000 in interest, correct?

3 A. Yes, ma'am.

4 Q. And if we look at the next page, QFC  
5 II -- or QFC, LLC, we see the first payment on  
6 November 2nd to LW Capital of 50,000.

7 Are you with me?

8 A. So this is one -- this is one that was  
9 highlighted a little bit, looks like.

10 Q. Yeah.

11 A. Yeah. Yes, ma'am.

12 Q. And then on the next page we see two  
13 payments on November 9th of \$250,000 each  
14 withdrawn from the QFC, LLC account.

15 A. So I see the first two. Oh, yeah,  
16 okay. I've got them. Yes, ma'am.

17 Q. Then you don't make another loan until  
18 April of 2012, correct?

19 A. Yes, that is correct.

20 Q. And that's another loan for \$500,000?

21 A. That is correct.

22 Q. Did you ever ask Mr. Galemme why he  
23 needed \$500,000 every couple of months?

24 A. I -- again, we never had specific  
25 conversations about what he was doing with my

1 money.

2 He -- up to this point, he had  
3 performed in agreement, basic agreement, with  
4 what we had discussed.

5 I had been paid back. I had a  
6 reasonable rate of return for the risk I took.  
7 He had paid me back all the money I'd ever -- I  
8 ever lent him.

9 And so he -- he would talk about a lot  
10 of different deals. He was like a mover and a  
11 shaker.

12 And he would talk about, I've got both  
13 sides of a transaction. He would talk about real  
14 estate. He would talk about investments that  
15 he had.

16 He'd talk about Goldman Sachs and money  
17 that he just needed to have in an account, so  
18 that -- for Goldman, he needed to have liquidity.

19 He was -- I just -- it was hard for me  
20 to ever get anything out of him of -- of meaning.

21 So we never really had very in,  
22 at-length detailed discussions about what he was  
23 doing with my money.

24 I -- this entire time, I had no reason  
25 to doubt anything about the guy. You know,

1 everything seemed like it was kosher. And he  
2 performed for me. And everybody in my office  
3 was, you know, doing well and -- and enjoying his  
4 relationship.

5 So I never really -- never really dug  
6 deeper into it.

7 Unfortunately, for some of these other  
8 people, but -- yeah, I just -- I never did. And  
9 that's just the honest truth.

10 Q. Isn't it accurate, you didn't really  
11 care as long as you got your money?

12 MR. HEALY: Objection.

13 Go ahead and answer. You can answer.

14 A. Yeah. I mean -- I mean, it's not --  
15 it's not that, you know, I didn't care in the  
16 real sense of the word.

17 I just didn't worry about what he was  
18 doing with my money, because, you know, I gave  
19 him the money and I assumed he was doing  
20 everything ethically and aboveboard and -- and  
21 investing in the different things he was invested  
22 in and the sports teams and the real -- whatever.

23 I didn't -- I don't want to say I  
24 didn't care, meaning, you know, he was doing  
25 criminal activity. That's not -- that's not --

1 that's not a true statement at all.

2 I just had no reason to doubt that  
3 anything was not right with this guy.

4 And so I never -- I never really pushed  
5 him to explain in detail to me exactly what he  
6 was doing with my money.

7 Q. For all you knew, he could have been  
8 doing criminal activity, correct?

9 A. Yeah. I mean, I -- I had no idea of  
10 what he was doing.

11 I had no reason to believe, based on my  
12 experience with him and the four other people in  
13 my office, their experience with him over many  
14 years of profitable relationships and no -- no  
15 negative issues, nothing bad -- I had no reason  
16 to believe that this guy could ever be doing  
17 something illegal. So it never even crossed my  
18 mind.

19 Q. And you never pursued what the money  
20 was for, correct?

21 A. Other than from 30,000 feet, meaning  
22 basically -- you know, each transaction he  
23 started to have different transactions, you know,  
24 kind of give me a little bit of an understanding  
25 of what we're doing.

1           And the last few deals that I did,  
2   which were the higher dollars, were around an  
3   account at Goldman Sachs that -- a relationship  
4   that he had with Goldman Sachs where they needed  
5   him to have a certain amount of liquidity in a  
6   fund. And it was securing something that Goldman  
7   was doing.

8           And then at the end of that Goldman  
9   deal, when they were done, they would pay him,  
10   and he would pay me.

11           And to substantiate that, I had asked  
12   him for a statement so I could see that my money  
13   was basically just being used to sit in an  
14   account and not go anywhere for a period of  
15   time.

16           He did send -- I did get a statement  
17   sent to me to show funds in an account that was  
18   supposedly for Goldman Sachs and the transactions  
19   we were doing towards the end. But that's it.

20           Q.   Okay. So this April 5th, 2012 loan was  
21   repaid in full by August.

22           If we look -- if we turn and look at  
23   the August statement from QFC, LLC, August of  
24   2012, we'll see you got a wire transfer on  
25   August 7 of 40,000.

1 Are you with me?

2 A. Is this Internet banking transfer to  
3 account, 40,000?

4 Q. It says, August -- yeah, right below  
5 that. It says, wire debit, LW Capital  
6 Corporation.

7 A. I see two --

8 Q. I'm sorry. That's 250,000.

9 A. Yeah, yeah. I see 250.

10 Q. Okay.

11 A. This is where I also think -- this is  
12 the 40,000 that got misplaced.

13 So I think the 40,000 goes above.

14 But -- but we don't have to go over that now.

15 But this is -- this is the only conflict I had  
16 with regard to payments and amounts.

17 Q. Well, if you turn to the prior page,  
18 you'll see a wire debit to LW Capital Corporation  
19 on May 7th of 40,000.

20 Do you see it?

21 A. Yes. Yeah, the dates -- the dates cut  
22 off on these. I see --

23 Q. Well, you see a-y 7. And up above it  
24 says the month of May, May 1 to May 31.

25 A. Right. Yeah, I see it.

1           Q.    Okay.  So we have the first payment on  
2   this loan May 7th of 40,000.  We've got 250  
3   August 3rd.

4                   And if you look at August 10th, we've  
5   got -- let's see -- we've got a hundred thousand  
6   coming in.

7                   We have 250 August 3rd.  We've got 40  
8   August 7th -- or -- I'm sorry -- 250 August 7th,  
9   another hundred August 10th.

10                  So, basically, for this April loan,  
11   you're getting 40,000 May 7th, 250 August 3rd,  
12   250 August 7th, and another hundred August 10th.

13           A.    Yeah.  For -- again, for whatever  
14   reason, I -- the -- I'm almost positive the  
15   40,000 was supposed to be for the above loan,  
16   but -- but let's just assume -- let's just say,  
17   yes, correct.

18           Q.    Okay.  So that's an -- that's an  
19   interest rate of 35,000 a month for a loan of  
20   \$500,000, correct?

21           A.    Yes.

22           Q.    You were again worried this time about  
23   getting your money back, correct?

24           A.    Right.  So, yes.  This is really the  
25   first transaction that -- that I started to have

1 some concerns, because the -- the payment --  
2 repayment dates were getting stretched and  
3 stretched and stretched.

4 Q. Well, but you had no agreed dates,  
5 you've testified.

6 A. I know. But -- but -- but the -- the  
7 understanding up front was 5 -- or -- I'm  
8 sorry -- 7 to 10 percent and to pay me back  
9 within four to ten to 12 -- let's just say four  
10 to 12 weeks.

11 So these were all supposed to be  
12 short-term loans, and that was the understanding.

13 So the first few were within that --  
14 within that eight, ten, 12-week span.

15 Now, all of a sudden, this one --  
16 April, May, June, July -- so this one already  
17 started to span out into August, so it started to  
18 get into four months.

19 And then the next few we'll go through,  
20 you'll see they start to stretch out even  
21 further.

22 So the general understanding and  
23 agreement we had was, these were all short-term  
24 loans that would be paid back very quickly, and I  
25 would be paid a reasonable rate of return for --



1 in interest for these loans.

2 And now is when they -- you really  
3 started -- I mean, started to get stretched out  
4 more and more and more.

5 Q. Did you have a specific agreement as to  
6 when the April loan would be paid back?

7 A. No.

8 Q. Okay. When did you expect it to be  
9 paid back?

10 A. Every loan I did with him, I expected  
11 to be paid back within two to three months,  
12 max.

13 Q. Okay. Let's look at Exhibit 6, sir.  
14 These are text messages between you and  
15 Mr. Galemmo.

16 So if we look, we see on eight -- on  
17 July 7th, you see -- you see, if you look at the  
18 second message, Glen, haven't heard from you,  
19 please call me.

20 A. July 7th of what year?

21 Q. 20 -- 2012.

22 A. July 7th.

23 Q. I'm sorry. July 2.

24 A. Okay.

25 Q. And then --

1           A.    July 2, right.

2           Q.    And then the next day you say, just  
3   called you, please try me back.

4                   And then, never heard back from you.

5                   Then July 11th, you say, hi, Glen,  
6   could really use money this week.

7           A.    Okay.  Yeah.  Okay.

8           Q.    So --

9           A.    Go ahead.

10          Q.    So when you were getting unresponsive  
11   or no replies, did this make you suspicious?

12          A.    Yeah, clearly suspicious.  And -- and  
13   clearly I was concerned about getting my money  
14   back, because I was at risk:  substantial  
15   unsecured, undocumented, uncollateralized amounts  
16   of money.

17                   So, for sure, any person in their right  
18   mind would start to be upset at -- at this trail  
19   of e-mails; definitely, yes.

20          Q.    And it goes on, never heard from you  
21   yesterday, on July 17th.

22                   And then later that -- that -- at  
23   11:56 a.m., if you turn the page, you say, sounds  
24   like we are scrambling, not what I wanted to  
25   hear.

1           A.   Right.  Yes.  That's all -- that's all  
2 accurate.

3           Q.   Yeah.  Then you --

4           A.   You have a question for me about it.

5           Q.   -- go on and you say, assuming you will  
6 make it worth my while, higher interest payment.  
7 The loan will be almost four months outstanding.

8                   And then Glen responds, how does  
9 20 percent sound for you?

10          A.   Okay.  I'm -- are you asking me a  
11 question or -- I guess, I'm --

12          Q.   No.  Didn't that sound like an  
13 exorbitant interest rate to you, 20 percent?

14          A.   Are you asking me for my opinion?

15          Q.   Yeah.

16          A.   No.

17          Q.   Okay.

18          A.   No.

19                   When you go to a pawn -- when you go to  
20 a pawn shop and give them your diamond ring,  
21 what's the interest rate on the loan?

22                   When you go and take your title for  
23 your car to a title loan company, what's the  
24 interest rate on the loan?

25                   Call your credit company up and try to

1 borrow \$500,000, see what the interest rate is.

2 Again, unsecured, undocumented,  
3 uncollateralized -- I was at risk, substantial  
4 amounts of money.

5 And so -- so the interest rate that I  
6 was getting for these short-term loans is  
7 absolutely reasonable and fair.

8 Q. So let me ask you this: Were you  
9 questioning why he couldn't get the money back to  
10 you at this point?

11 A. I wasn't really questioning it, because  
12 he kept -- like you can see here -- 4 million  
13 firm commitment for next Tuesday, waiting -- you  
14 know, he always had stories and reasons that he  
15 would put out.

16 So I -- I never grilled him on  
17 specifics as to what the delay was.

18 I mean, in these -- in dealing with  
19 these sums of money, things happen.

20 You try and close a real estate  
21 transaction, a commercial real estate  
22 transaction, and it closes four months after it's  
23 supposed to close. So at this -- at this level  
24 of finance, things happen.

25 But he always seemed to have a story

1 about what the problem was and what he was  
2 waiting for.

3 And so -- so, no, I never really  
4 grilled him on what the specific issue was.

5 Q. And not only didn't you not grill him,  
6 you never even asked him for documentation to  
7 show that there was a deal out there, correct?

8 A. I did ask him for that Goldman Sachs  
9 statement showing me the fact that my money was  
10 not anywhere other than sitting in an account  
11 temporarily, short-term, to secure whatever  
12 Goldman Sachs was doing with him.

13 Q. Okay. And so --

14 A. And he did send me that statement.

15 Q. So on this deal you say, 20 percent  
16 makes it worth the pain, correct?

17 A. Yes.

18 Q. Total 600K in my account next week?

19 A. Are you asking me, or are you just  
20 reading?

21 Q. Well, and then on August 3rd you got  
22 the payment, correct --

23 A. Yes, ma'am.

24 Q. -- part of the payment?

25 A. Yes.

1 Q. But you're still worried -- if you turn  
2 the page -- because you still didn't get the rest  
3 of the principal?

4 A. Correct.

5 Again, no -- every deal has to be  
6 paid -- every loan has to be paid back in full  
7 before I would do another deal. And until I was  
8 paid in full, I was concerned. I wanted to make  
9 sure.

10 I had a lot of money, understanding  
11 that I -- I ran the risk of losing 100 percent  
12 of.

13 Q. And if you turned to page 4 of these  
14 text messages, if you look towards the middle,  
15 August 10th, a hundred per -- a hundred thousand  
16 wire confirmed.

17 That deal was closed, correct?

18 A. Yes, ma'am. That was the final payment  
19 for that deal.

20 Q. Yeah. Then just another month later,  
21 you're ready to make another loan with him,  
22 correct?

23 A. Right.

24 Again, he -- he -- somehow, some way he  
25 performed, and he made it worth my while to deal

1 with all the serous and aggravation and delays.  
2 And he came through -- you know, again, he came  
3 through for me and did what he said he would do.

4 It took him a little longer. And he  
5 paid me for waiting around.

6 And so, yes, I did another same kind of  
7 deal for him.

8 Q. Okay. So let's look at your text  
9 message of September 14th, 2012, the last  
10 sentence.

11 You say, Also, please send me  
12 documentation of the money market fund that my  
13 money is invested in.

14 Correct?

15 A. Okay. Well, what page are you on now?  
16 I'm sorry.

17 Q. Page 4.

18 A. Okay. Page 4.

19 Q. 9/4 --

20 A. Okay. Yeah. I got it. I see it.

21 Q. So, you say -- so, apparently, you  
22 agreed somehow that your money would be invested  
23 by him in a money market fund, correct?

24 A. Right. So this is -- this is what we  
25 just actually just talked about.

1           So now, you know, we talked about the  
2   amount, the rate, and the time to pay me back.  
3   And that's pretty much all we always agreed on.

4           And this is when, because of the  
5   delays, the lab -- the transaction prior was  
6   actually the first one that started to get me,  
7   you know, hey, what's going on.

8           So this is when we talked about -- and  
9   I think it was on the phone, rather than by  
10   text -- you know, what -- what kind of deal are  
11   you doing?

12           And this is when the Goldman Sachs deal  
13   came up. And he told me that -- that it was just  
14   sitting invested in a money market fund.

15           He needed to have this money for  
16   Goldman in a deal that they were doing, and he  
17   needed to back it up. And as soon as they got  
18   out of their deal, he would pay them money --  
19   they would pay him his money back, and then he  
20   would pay me my money back.

21           So he told me that my money would be in  
22   a money market fund.

23           And I said, great, let me see it. Show  
24   me, you know, give me something that shows me,  
25   because now I'm starting to get a little



1 concerned with the guy.

2 And -- and that's how that whole  
3 deal -- that's how this Goldman Sachs deal came  
4 up.

5 Q. And if you turn to the next page, you  
6 asked him again on September 18th, don't forget  
7 to get me the money market fund documentation.

8 Correct?

9 A. Yes. Yes, ma'am.

10 Q. And when did you actually receive it?

11 A. I'm not sure. I'm not sure what date I  
12 received it.

13 Q. But you're sure you received it?

14 A. It wasn't -- it wasn't -- it -- maybe  
15 it's even in one of the e-mails or in one of  
16 these texts, but I did get it. And I -- and it  
17 was relatively close to that date.

18 And, then again, this is when I  
19 reiterate to him that the last deal was really --  
20 didn't make me happy.

21 And we had money plus 10 percent first  
22 week of November, reiterated, is telling him I  
23 didn't want the same thing to happen.

24 He told me, don't worry, it's in a  
25 safe, liquid account, you know, blah, blah, blah.

1                   So -- but he did send me the statement.

2     And I hope I -- I assume I sent you that  
3     statement.

4                   Q.    I can't remember.

5                   I suspect if you turned it over to your  
6     attorneys, I have no reason to believe you  
7     didn't -- they didn't turn it over to us.

8                   A.    All right. So he sent me a statement.

9                   Q.    But did you ever --

10                  A.    I'm sorry.

11                  Q.    Did you ever check with Goldman Sachs  
12     as to whether it was accurate?

13                  A.    No, I did not.

14                  Q.    Okay. And that loan was repaid,  
15     correct, the loan of September?

16                  A.    Yes, ma'am.

17                  Q.    You got the first payment --

18                  A.    Yes, ma'am.

19                  Q.    -- back on October 31st.

20                        If you go back to Exhibit 3 for the  
21     month of October, you'll see wire debits to you  
22     from QFC, LLC, two wire debits on October 31st of  
23     \$250,000 each.

24                        That would be for the period October 1  
25     through 31, 2012.

1           A.    Yeah. I'm -- I'm just -- I don't see  
2   the -- okay. Yeah. I've got them. Okay. Yeah.  
3   Yes. Correct.

4           Q.    You got two wire debits under  
5   withdrawals, his withdrawals.

6                   Then if you turn to the next page,  
7   you've got two more of them, November 2nd and  
8   November 5th, of \$50,000 each, correct?

9           A.    Correct.

10                  And so, again, this deal -- he promised  
11   me it would go smoother. He pretty much abided  
12   by our -- our verbal agreement.

13                  I got paid my money back within a  
14   couple of months. So we're back on track, and  
15   I'm -- I'm feeling better.

16           Q.    So let me ask you this: Did you know  
17   Rick Morris?

18           A.    I didn't know Rick personally. But I  
19   believe that's Rob's brother. He came into the  
20   picture late in the game. And I believe he  
21   actually went to work for Glen.

22                  And I met -- I met -- actually met him  
23   and Glen at the end of the year, I want to say  
24   maybe end of 2012. I met -- they were -- were  
25   coming through the West Coast doing a little

1 financial tour and meeting some clients.

2 And so they asked me to have lunch with  
3 them, and I met Rick and Glen for lunch.

4 Q. Okay. If you look at Exhibit 7, sir,  
5 if you turn to the second page, there's an e-mail  
6 from Rick to you dated October 24th asking about  
7 your availability.

8 Do you see it?

9 And then if you turn back to the first  
10 page, it appears that you've made plans for lunch  
11 with them?

12 A. Yes. That's the lunch I just  
13 mentioned.

14 Q. Right. That's what I -- that's what I  
15 assumed.

16 What was -- what was the topic  
17 discussed at lunch?

18 A. We talked about a lot of different  
19 things, but mainly my relationship with -- the  
20 loans that I had done with Glen.

21 And then they talked about --  
22 apparently -- this is off the top of my head, but  
23 I think they were trying to start another fund,  
24 like a new fund. And they were doing a West  
25 Coast tour to get people to invest in the fund.

1           Q.    So when you say first you talked about  
2   the relationship of the loans you've done with  
3   Glen, what do you mean by that?

4           A.    So, obviously, we -- you know, we  
5   started to have some issues on the timing.  And  
6   so we just talked about the nature of what we had  
7   been doing for the last couple of years.  And  
8   that was it.

9                   I mean, we talked about a lot of  
10  things, sports and his relationship to some  
11  basketball teams and kids.  And -- and that was  
12  it.

13                   It was really not -- it was not as much  
14  a business lunch as it was, you know, you --  
15  you've lent me over \$2 million in the last couple  
16  of years.  It would be nice to meet face-to-face  
17  finally, because we had never met, and let me  
18  take you out to lunch.

19                   I mean, that's -- that's really what --  
20  what it was.  It wasn't a meeting to discuss  
21  anything personal.  It was just really to meet  
22  finally face-to-face since he was in town.

23           Q.    Was there an explanation of the  
24  concerns -- did you raise concerns about the  
25  loans that you had made with him?

1           A.   Not other than what I had expressed in  
2 my texts and the fact that I didn't want to have  
3 a business relationship with anybody that wasn't  
4 straight up and -- and honest and sincere and --  
5 verbal, handwritten, handshake, documented,  
6 whatever I wanted to make sure that -- that he  
7 would honor whatever terms and conditions we  
8 agreed to.

9           So other than just, you know, making  
10 sure he understood where I was coming from and  
11 the way I wanted to operate and the relationship  
12 needed to work for me, that was it.

13          Q.   And what was his response?

14          A.   He agreed. He -- he -- he agreed with  
15 me and stated that that's how, you know, he  
16 wanted it to work as well, but a lot of times  
17 in -- in -- the nature of what his business was  
18 that it wasn't always perfect and, you know, in a  
19 nice little neat box, that a little bit of  
20 flexibility would be needed, and that he would  
21 compensate me if that was, in fact, the case.

22          Q.   And you said he -- he was -- he  
23 discussed starting a new fund?

24          A.   Yeah. I think they -- they -- he did  
25 bring up the fact that they were either thinking

1 about or already did start -- I can't remember.

2 He mentioned -- again, I don't know if  
3 he already did start it up or he -- it was  
4 something they were trying to do. But he brought  
5 that up at the end about, if I would want to be  
6 an investor in his fund.

7 Q. And what did you say?

8 A. No, absolutely not, no interest  
9 whatsoever.

10 Q. Did you ask him what his fund was  
11 investing in?

12 A. Didn't even care. I wanted no part  
13 of -- of investing in any fund.

14 Q. Why is that?

15 A. Because I had been involved in a number  
16 of funds myself over the years of my investing,  
17 sitting on your side of the table, having lost a  
18 lot of my money in these Ponzi scheme deals.

19 So I had done also a couple of deals  
20 before, as well.

21 Q. So did it ever enter your head, since  
22 you had such familiarity with Ponzi scheme deals,  
23 that's -- that that's what Glen had?

24 A. Nope.

25 Q. Why -- you're a sophisticated investor,

1 Mr. Wein, correct?

2 A. I don't know if I'm sophisticated. I'm  
3 a regular Joe investor guy who, you know --

4 Q. Who loans \$2 million --

5 A. -- who loans dollars.

6 Q. -- and has an MBA and had experience,  
7 at least that you've described, with other  
8 investment funds, correct?

9 A. Yes.

10 Q. Wouldn't that characterize you as a  
11 sophisticated investor?

12 A. I don't think so. I never lent him  
13 \$2 million at once. The maximum ever outstanding  
14 was 5 or 600,000.

15 And because he had always paid me and  
16 everyone I knew associated with him in full  
17 profitably, I never -- I never -- it never  
18 crossed my mind that -- that this guy was  
19 involved in a Ponzi scheme.

20 Q. Did you have any discussion about the  
21 Goldman Sachs account that he claimed he put your  
22 money in?

23 A. Nothing other than him, at a high  
24 level, explaining to me that that's what this  
25 deal -- that this was a specific transaction with



1 Goldman, my money would be sitting in an account,  
2 not to be touched by anyone, when he got paid by  
3 Goldman for whatever it was they were doing, he  
4 would pay me. That was it.

5 Q. So --

6 A. Just going back for a second, if I --  
7 if I may --

8 Q. Sure.

9 A. -- retract.

10 So you asked me if I ever had any  
11 inclination of this being a Ponzi scheme.

12 And, you know, I don't know if I'm a  
13 sophisticated investor, but I'm certainly not  
14 a -- a rookie.

15 But had I had any idea, ever, that this  
16 guy was involved in something illegal or a Ponzi  
17 scheme, I never would have put out this kind of  
18 money to him.

19 I did another deal after that deal for  
20 600,000 after I had lunch with him. So --  
21 because at any point in time had -- has -- had  
22 his downfall occurred six, seven, eight months  
23 earlier than it did, I would have never seen one  
24 penny of my \$600,000.

25 Q. And you would have been a member --

1           A.    So --

2           Q.    -- of the plaintiff class?

3           A.    Well, I don't know that you have people  
4   in your plaintiff class -- that's a good  
5   question. I mean, I -- I did loans. I was never  
6   in the fund. So I don't know that you would have  
7   represented me.

8                   I might have been out completely.  
9   Everybody you're representing was in a fund,  
10  invested in a fund.

11          Q.    Well, your money was -- sir, your money  
12  was in the fund. Your money was in the --  
13  deposited --

14          A.    Yeah, but it was.

15          Q.    -- into the fund, the same way as the  
16  plaintiffs' money was.

17          A.    No K-1, no contracts, no documents, no  
18  nothing, no statements, no nothing to me.

19                 So -- so, again, I -- my money was to  
20  Glen. But -- but, regardless, my -- my only  
21  point is, I never would have given him the money,  
22  because I could have -- I stood to lose a lot of  
23  money. I had no collateral, no PG, no documents,  
24  nothing.

25                 So -- so -- so that's a statement of my

1 trust in him and belief in him that the guy was  
2 up-and-up.

3 And although moving parts were  
4 occurring and he was stringing things out and --  
5 and I started to have doubt about, you know, do I  
6 want to continue to keep doing these deals, I  
7 never would have put one penny with this guy if I  
8 sensed anything even remotely close to Ponzi, you  
9 know, or -- or illegal or anything.

10 Because I really -- I mean, I could  
11 have lost a lot of money on my own had I have --  
12 had I have known anything about it.

13 So I just wanted to -- just so you  
14 understand where I'm coming from, the fact that I  
15 knew nothing about it and didn't think it.

16 Q. Thank you, sir.

17 Let's turn back to Exhibit 6, the  
18 e-mail track.

19 MR. FLAX: Can I get a copy?

20 MS. BROWN: I'm sorry. I'm sorry.

21 BY MS. BROWN:

22 Q. I'm sorry. The text messages.

23 A. Okay.

24 MR. FLAX: Thank you.

25 BY MS. BROWN:

1           Q.   If you turn to page 5, this is after  
2   your lunch on November 5th.  If you look towards  
3   the bottom of page 5, Glen texted you on  
4   December 5th.

5                   And he says, I have a very quick  
6   turnaround deal, looking at three weeks.  I have  
7   both sides of it.

8                   What did that mean to you?

9           A.   Well, like -- like the other deals that  
10   I was doing with him, he had all these  
11   transactions.

12                   There -- there was no talk about a fund  
13   or roll my money into the fund or keep my money  
14   in the fund.

15                   Every deal he was borrowing money from  
16   me for a very specific transaction that he was  
17   doing.

18                   So he called me, and now he has a new  
19   transaction.  He's got both sides of it, meaning  
20   he's got -- basically, he needs my money, again,  
21   to sit somewhere.

22                   He's got the -- the person borrowing --  
23   using the money or doing something, because that  
24   money is pledged, enabling them to do something,  
25   and then reaping a reward, a financial reward and

1 then paying Glen and then Glen pays me.

2 So this was just another one of his, I  
3 have another deal that I need to borrow money  
4 from you for, quick, you know, pay you a good  
5 rate of return, three weeks.

6 You know, and I'm not going to give him  
7 \$500,000 for 2500 bucks of money of re -- of  
8 interest.

9 So these are high-interest rate,  
10 supposed to be short-term deals.

11 And I -- you know, he got my interest.  
12 And so we tried to talk about it on the phone,  
13 you know.

14 Okay, you know, talk to me a little bit  
15 about it, what are we doing, and -- and let's --  
16 you know, I'm in.

17 Q. So what did he tell you about it?

18 A. I don't remember this particular one,  
19 to be honest with you.

20 I think it might have been the same  
21 deal as the -- the -- another Goldman deal,  
22 because I don't remember anything -- the last  
23 couple of deals were these Goldman deals with my  
24 money in the -- in the account.

25 So I -- it was -- it -- there's no

1 other deal I remember him explaining to me except  
2 at the end doing these Goldman transactions.

3 So that's -- that's what it was.

4 Q. When there was a Goldman deal, you  
5 didn't dep -- wire-transfer the money to Goldman;  
6 isn't that correct? You wire-transferred it to  
7 Glen's fund?

8 A. Right. I wired it to where -- if Glen  
9 had told me to wire it to Goldman, I would have.  
10 If Glen had told me to wire it to Korea, I would  
11 have.

12 I would have wired it anywhere he told  
13 me to wire it, because I -- it really had no  
14 significance to me in terms of where the money  
15 was going.

16 It was for Glen to be repaid to me by  
17 Glen.

18 He -- and, again, he -- he had money in  
19 some account in the statement that showed a  
20 considerable amount of money invested and in the  
21 way -- and I don't remember how -- how -- the --  
22 all the ins and outs of the deal.

23 But he had to have a certain amount of  
24 money in the account. For all I knew, it was at  
25 Gold -- Goldman. I didn't know anything about

1 the deal, you know, all the details.

2 But I would have wired that money  
3 anywhere Glen told me to. I would have been  
4 happy to wire it to Goldman. I didn't care. I  
5 didn't think twice about it. I would have sent  
6 the money anywhere on the planet he told me to  
7 send it.

8 Q. Isn't it a fact, sir, that every wire  
9 transfer you made went into one of -- one or the  
10 other of two of -- of the Queen City funds,  
11 correct?

12 A. Well, I didn't really know what QFC  
13 was, or --

14 Q. Well, it was LLC, so it wasn't  
15 personally Glen, correct?

16 A. Correct. Yeah. I mean, I -- again, I  
17 would have -- I didn't pay any attention to where  
18 I wired the money.

19 If I had lived in Ohio, I would have  
20 personally handed him a check. I would have sent  
21 it to his mother, his sister, his aunt.

22 Q. Yeah.

23 A. I would have sent the money anywhere on  
24 the planet to any company, any individual in any  
25 location that he told me to send it.

1 Q. Right.

2 A. I didn't have any concern whatsoever  
3 about where I was sending the money.

4 It was for Glen. He could do with my  
5 money whatever he wanted to do, as long as,  
6 again, it was -- I assume to be legal and  
7 aboveboard and ethical.

8 And -- and -- and as long as he paid me  
9 back my money, I had no issues with who or where  
10 I wired the money.

11 I never paid one minute of attention to  
12 it, ever.

13 I didn't even know until -- until a  
14 week ago there was QFC versus Queen City II. And  
15 nowhere in any -- it doesn't say Galemmo City  
16 Fund. It doesn't say Galemmo, LLC. I have no  
17 idea what QFC is, no idea at all.

18 Q. Sir, you were never paid back one cent  
19 by Mr. Galemmo, correct?

20 A. Well, form over substance -- I -- in my  
21 mind, I was paid back by Galemmo.

22 And just like I use my money at LW  
23 Capital personally and company-wise, because I am  
24 LW Capital, so I send it out of my personal, he  
25 sends it back to LW Capital. I have intercompany



1 transactions.

2 For all I know, QFC is his company.

3 Queen City -- I have no idea what it is. For all

4 I know, Galemmo is the company.

5 I don't ask -- I don't -- I do it

6 myself. I've done it on this transaction here,

7 sent money from Larry Wein personal, wire money

8 back to LW Capital.

9 So I don't know what he's doing with

10 it. I have no clue. I don't know what QFC is.

11 I don't know who owns it. I don't know if he

12 owns it with you and the person next to you. I

13 have no idea.

14 Q. Sir, I'm --

15 A. So -- so --

16 Q. I'm just asking --

17 A. So whatever he did with it and whoever

18 he paid me back from, it doesn't matter to me. I

19 don't care. It comes from Glen Galemmo for all

20 I'm concerned, as long as I get my money.

21 Q. Sir, I'm not asking you how you feel

22 about the money. We're talking about facts.

23 All of the wire transfers that you

24 received were either from QFC, LLC or Queen City

25 Investment Fund II; isn't that a fact? Just a

1 yes or no.

2 A. Yes, that is a fact.

3 Q. All of the money that you deposited,  
4 sent, whatever you want to call it, went into  
5 either QFC, LLC or Queen City Investment Fund II;  
6 isn't that a fact?

7 A. Yes, ma'am.

8 Q. Okay. Thank you.

9 THE VIDEOGRAPHER: This is the court --  
10 this is the videographer. We have five  
11 minutes left on this DVD.

12 MS. BROWN: Okay.

13 BY MS. BROWN:

14 Q. So if we look -- continue looking at  
15 Exhibit 6, if you look at December 6, you agree  
16 to wire the money. And you wire the money into  
17 QFC, LLC, correct?

18 If you look at 12/6, 2012.

19 A. I don't see that.

20 12/6. Yes.

21 Q. Okay.

22 A. Yes.

23 Q. And if you look below that --

24 A. I don't have -- go ahead. I'm sorry.

25 Q. -- at his e-mails of December 5th.

1 He's very anxious to get the money. He says, can  
2 you do it at 9:00 a.m. your time and make sure  
3 the bank does it at 9:15 your time.

4 A. Are you asking me a question?

5 Q. Yeah. He was very anxious, correct?

6 A. Yeah. It looks like he was -- yeah, he  
7 wanted me to make sure I took care of it pretty  
8 quickly.

9 Q. And did you ask him why it was so  
10 important?

11 A. No.

12 Three weeks, zero risk, Goldman Sachs  
13 deal, money in the account, it was sitting there,  
14 not going anywhere, I had no reason to ask him  
15 what -- what the rush is.

16 I took care of it, as I said I would,  
17 as fast as I could get it done.

18 Q. And, sir, you never asked for  
19 documentation that this was a Goldman Sachs deal,  
20 correct?

21 A. Remember, I stated that I asked him to  
22 send me the statement of where the money was  
23 invested. I didn't ask him to send me anything  
24 about his transaction with Goldman.

25 Q. Well, you talked about --

1           A.    All my -- what?

2           Q.    You talked about an earlier deal we  
3    looked at where you asked him for the statement  
4    of where the money was invested.

5                   In this deal, isn't it correct you  
6    never asked him for a Goldman Sachs statement?

7           A.    Correct.

8                   Basically, it was another Goldman deal.  
9    And I -- I assumed -- I had given him the money.  
10   He paid me back in a relatively fast time period.  
11   And I have no reason to -- He said, I'm doing  
12   another Goldman deal. I need the money.

13                   And on these deals there's always time  
14   issues. Money has to be certain places by  
15   certain dates to close, whatever. I didn't  
16   assume anything was out of the ordinary.

17                   So I didn't ask again for another  
18   statement of -- you know, of -- of the money. I  
19   already saw it once, and I was good with it. And  
20   he paid me back.

21                   THE VIDEOGRAPHER: This is the  
22   videographer. There are two minutes left on  
23   this DVD.

24                   MS. BROWN: Why don't we change it?

25                   I -- I probably have less than an hour of

1 questions left.

2 THE VIDEOGRAPHER: We are going off the  
3 record. The time on the monitor is 11:24  
4 a.m. This is the end of media number one in  
5 the deposition of Larry Wein.

6 (Off the record.)

7 THE VIDEOGRAPHER: We are back on the  
8 record. The time on the monitor is 11:33  
9 a.m. This is the beginning of media number  
10 two in the deposition of Larry Wein.

11 BY MS. BROWN:

12 Q. So, Mr. Wein, before the break we were  
13 talking about the \$600,000 loan.

14 And on December 7th of 2012, you  
15 deposited by wire transfer \$600,000 into the QFC,  
16 LLC account, correct?

17 A. Yes.

18 Q. And you were expecting a three-week  
19 turnaround, correct?

20 A. Yes.

21 Q. And you were not fully repaid until  
22 January 23rd, 2013, correct?

23 A. That is correct.

24 Q. Okay. So if we look at Exhibit 3, if  
25 we look at the account statement from QFC, LLC

1 for January 2013, we'll see a payment -- tell me  
2 when you're with me.

3 A. Okay. I'm with you.

4 Q. So on January 2nd, we'll see a wire  
5 transfer payment from QFC, LLC to LW Capital of  
6 \$300,000 in the middle of the page.

7 A. January 2nd, right?

8 Q. Correct.

9 A. Yes, I see it.

10 Q. And then towards the bottom we'll see  
11 another payment, January 9th, of \$42,000,  
12 correct?

13 A. Correct.

14 Q. And if you turn the page, on  
15 January 23rd, we'll see a final payment of  
16 \$300,000. So that's \$42,000 in interest,  
17 correct?

18 A. Correct.

19 Q. And then if we go back to Exhibit 6,  
20 the text messages, towards the end, if we look  
21 at -- I guess it's the last page -- April of  
22 2013, Mr. Galemme asked you to call him,  
23 correct?

24 A. Correct.

25 Q. And he tells you that he's got a good

1 deal that he got a call on.

2 And your response is your funds are  
3 committed for the next two months.

4 Had you made a decision not to invest  
5 with him?

6 A. No.

7 I -- I had other transactions that I  
8 was doing at the time. So I wasn't able to get  
9 involved with him.

10 Q. Okay. Then he contacts you again in  
11 June, correct?

12 A. Yes.

13 Q. What happened?

14 A. I don't remember. I don't -- I don't  
15 know. I don't -- I don't remember what happened.  
16 I don't even know if I ever talked to him again.

17 He called me, tried you back -- I don't  
18 know. I'm not sure.

19 Q. Did you --

20 A. I don't think I ever did talk to him --  
21 I don't think I ever connected with him again.

22 Q. Did you have any contact with him after  
23 July 2nd, 2013?

24 A. No.

25 Q. Did you ever try to contact him?

1           A.    When -- when was he -- when was the  
2 whole raid thing? When did that go down?

3           Q.    The notice went out to investors  
4 July 17th, 2013.

5                   I think the raid was --

6           A.    That's prob --

7           Q.    -- about a week earlier.

8           A.    Right. So, no.

9                   And, obviously, the -- the guys in my  
10 office -- I -- I -- I never tried to call him  
11 until it was already a massive problem. And then  
12 that was it. I never tried to get in touch with  
13 him at all. I was -- I was -- just washed my  
14 hands of it.

15                   Every penny that I lent him, he paid me  
16 back. He paid me my interest. You know, it  
17 was -- it was obviously something really, really  
18 bad happened.

19                   So I -- I never tried to call him again  
20 or e-mail him or text him or anything.

21           Q.    Did you have any discussions about him  
22 with Mr. Willner?

23           A.    No.

24                   I had discussions about him with Low,  
25 Willner, Miller, and Morris. Yeah, I mean, it



1 was a big thing.

2 Q. And what was the result of the  
3 discussions?

4 A. Absolute shock. I mean, it was -- it  
5 was horrible.

6 Willner -- Willner was in a real bad  
7 situation, you know. It -- I mean, it -- it was  
8 terrible. I mean, it was bad for all the  
9 investors. It was bad for the guys in my office.

10 It was -- Rob's sister was married to  
11 this guy. His family was in the fund.

12 I mean, it was terrible. There is  
13 nothing you can say. It was absolutely horrific,  
14 terrible, unconscionable.

15 And he really surprised a lot of  
16 people. A lot of people who had faith and trust  
17 in him were, you know, unfortunately, incredibly  
18 let down.

19 So it was just -- it was just bad;  
20 nothing good.

21 Q. Could you turn to Exhibit 8, please?

22 A. Sure. Exhibit 8. Okay.

23 Q. Can you identify Exhibit 8, sir?

24 A. Yes. I have Exhibit 8 in front of  
25 me.

1 Q. Yeah. Have you ever seen this  
2 before?

3 A. Yes, ma'am.

4 Q. Okay. Did you provide the information  
5 that's the basis for these answers?

6 A. Yes, ma'am.

7 Q. Okay. Exhibit -- I'm looking at your  
8 answer to admission number one.

9 Admit that Wein was an investor in the  
10 Galemmo entities.

11 You deny.

12 What's the basis for your denial?

13 A. Consistent with what we've discussed  
14 all day today, all morning, I am not an investor  
15 in anything Galemmo -- any entity, company,  
16 nothing. I didn't invest anything in anything  
17 Galemmo.

18 I lent him money. I was not an  
19 investor, ever.

20 And I believe he also corroborated that  
21 in his deposition when he was deposed. He also  
22 acknowledged the fact that Mr. Wein lent me money  
23 and Mr. Wein -- he -- and in his depo, if you  
24 read through his depo, he'll corroborate every  
25 single thing I've been telling you all morning

1 about my business relationship with him.

2 Q. You would agree --

3 A. So I wasn't an investor -- go ahead.

4 I'm sorry.

5 Q. You would agree that all of the funds  
6 you deposited were deposited into either QFC, LLC  
7 or Queen City Investment Fund II, correct?

8 A. Correct.

9 Q. Okay. Let's look at admission number  
10 two.

11 Admit that Wein made short-term loans  
12 or investments to the Galemme entities.

13 What is your basis for denying that in  
14 part?

15 A. Because I -- I guess that I admit in  
16 part because, again, I -- unless Queen City  
17 Investment II or QFC said Galemme Investment II  
18 or Galemme QFC, I have no idea what they are.

19 I don't know whose it -- I don't know  
20 if he's managing something. I don't know if he's  
21 an owner with multiple owners. I have no idea.

22 I don't know anything about what it is,  
23 who it is, what it means, nothing.

24 So that's why I'm admitting in part,  
25 because I -- I don't -- I don't have any clue --

1 it didn't say Galemmo Investment Fund, LLC.

2 If it says Galemmo fund, I would have  
3 had a better understanding of, this is a Galemmo  
4 fund. I have no idea.

5 He told me to wire the money somewhere.  
6 I wired it. That was it.

7 Q. What's your basis --

8 A. So I'm not admitting to it.

9 Go ahead.

10 Q. What's your basis for calling these  
11 personal loans directly to Glen Galemmo?

12 A. Because my relationship --

13 Q. Let me finish the question.

14 A. Because my relationship -- yeah.  
15 Because my relationship was with Glen Galemmo  
16 directly.

17 Every communication I've had, other  
18 than getting instructions where to wire the  
19 money, was with Glen.

20 Every text, every phone call, every  
21 agreement, every verbal agreement, every single  
22 thing I ever had was with Glen Galemmo and -- and  
23 the -- and it was all about the specific  
24 transactional loans that we would do together.

25 So that was it. And that was the

1 only -- I mean, my relationship was with Glen.  
2 The money was lent to Glen. Glen was supposed to  
3 pay me back.

4           Whatever he did with the money or  
5 ever -- I have no idea about anything else. But  
6 my deal was with Glen.

7           Form -- again, substance was my deals  
8 with Glen. Form of who wired me the money, what  
9 he did with the money, how he got the money,  
10 whether -- whether -- whether Phyllis lent money  
11 to Glen and then he took that money and paid me  
12 back at the end when the whole thing was  
13 crumbling anyway and he was getting money --  
14 borrowing money from Mike Willner to pay me so  
15 the money -- even though it went into QFC, the  
16 money was never a fund equity investor fund  
17 person's money.

18           You lent them the money. He gave it to  
19 me. So tracing the money from -- trying to  
20 follow the money, figuring out who did what, I  
21 have no clue, no idea.

22           My loan was with Glen Galemme  
23 personally, period.

24           Q. Sir, in fact, you never made a personal  
25 loan to Mr. Galemme. You never deposited money

1 in any account that was personally Mr. Galemmo's.

2 We agreed on that, correct?

3 A. I have no idea who -- I didn't know who  
4 the account was. It could have been Glen  
5 Galemmo.

6 Q. But you -- you knew that --

7 A. When you deposit money into LW Capital,  
8 you're depositing -- that's my account. I'm the  
9 only owner. It's -- you might as well -- you can  
10 pay me personally or corporately; it doesn't make  
11 a difference.

12 I don't know anything about the account  
13 or the nature of it or his involvement in it;  
14 nothing.

15 I put -- gave money to Glen Galemmo. I  
16 wired it where he told me to wire it. He could  
17 have told me to wire it to the House of Pancakes,  
18 and I would have wired it to the House of  
19 Pancakes.

20 Q. Sir, we've gone through this before.  
21 You had no basis --

22 A. Right. And we're going to keep going  
23 over the same thing. I'm going to say the same  
24 thing time and time again.

25 Q. Can we just agree that you wired the

1 money to two accounts? One was Queen City  
2 Investment Fund II, and one was QFC, LLC. And  
3 those were the two accounts that repaid LW  
4 Capital Corporation any funds?

5 A. In form, yes, that is a correct  
6 statement.

7 Q. Okay. Fine. Thank you.

8 Sir, I'm going to just change this a  
9 bit.

10 Would you look at Exhibit 13?

11 A. Sure.

12 Q. Have you ever seen this document  
13 before?

14 A. Let me find it a second, please.

15 Q. Sure.

16 A. Hang on.

17 Q. Sorry.

18 A. That's all right.

19 Exhibit 13.

20 Q. It's the last exhibit.

21 A. Oh, shoot. Hang on a second. I'll get  
22 that for you.

23 THE VIDEOGRAPHER: Give me the pen, and  
24 I'll reattach it.

25 THE WITNESS: Okay. Thank you. I'm

1           sorry, Buddy.

2           THE VIDEOGRAPHER: That's all right.

3           THE WITNESS: I've got to find Exhibit  
4           13. Exhibit 3.

5           I don't see Exhibit 13 for some reason.

6           THE REPORTER: Can we go off the  
7           record, and I'll have them reprint it for  
8           you?

9           THE WITNESS: Yeah. I don't see  
10          Exhibit 13.

11          THE VIDEOGRAPHER: Go off the record.

12          THE WITNESS: Sorry about that.

13          THE VIDEOGRAPHER: We are going off  
14          the record. The time on the monitor is  
15          11:46 a.m.

16          (Off the record.)

17          THE VIDEOGRAPHER: We are back on  
18          the record. The time on the monitor is  
19          11:54 a.m.

20   BY MS. BROWN:

21           Q. Mr. Wein, do you recognize  
22          Exhibit 13?

23           A. Yes, ma'am.

24           Q. Okay. You've seen it before,  
25          correct?



1 A. Yes, correct.

2 Q. And before you provided your answers,  
3 you reviewed the instructions and the  
4 definitions, correct?

5 A. To the best of my ability and  
6 knowledge, that is correct.

7 Q. What do you mean, to the best of your  
8 ability?

9 A. I mean, I'm a -- I'm not an attorney,  
10 so I read it over and responded and did what I  
11 was supposed to do, as I understood that I was  
12 supposed to.

13 Q. Okay. Would you turn, under  
14 definitions, to number 9? I'm sorry. The pages  
15 for some reason are not numbered.

16 A. Okay.

17 Q. Okay. It's a definition of Galemme  
18 entities, correct?

19 A. Oh, under definitions. Hang on.

20 Q. Yeah, under definitions.

21 A. Okay. All right.

22 Q. And do you see Queen City Invest --  
23 Investment Fund II, L -- listed?

24 A. Yes, I do.

25 Q. And do you see QFC, LLC listed?

1 A. I do.

2 Q. So by the terms of this document, these  
3 are Galemmo entities, correct?

4 A. Correct.

5 Q. And that's in plain English that a  
6 layperson can understand, correct?

7 A. Correct.

8 Q. Okay. So let's look at your answers  
9 again. If we go back to Exhibit 8 --

10 A. Exhibit 8?

11 Q. Yeah. That's your answers to  
12 admissions one.

13 Let's look -- go back to number two.

14 A. Okay. Okay.

15 Q. First page.

16 A. Right.

17 Q. If you had followed the instructions  
18 with the definitions, isn't it correct that the  
19 answer would be that you made short-term loans of  
20 investments to the Galemmo entities?

21 A. Well, I say admit in part, again.

22 Now -- now that I know -- now that I  
23 know all the entities and all the stuff that  
24 happened, now I'm aware that they're Galemmo  
25 entities. But at the time I did the -- the loans

1 and the -- and the wires, I had no idea that they  
2 were Galemmo entities.

3 So now that I know it, I'm answering  
4 from the standpoint of not -- not being a Monday  
5 morning quarterback, now that I know, I'm  
6 answering it from the standpoint of what I did  
7 when I did it.

8 Q. Yeah.

9 A. Does that make sense?

10 Q. And isn't it correct that you had the  
11 definition when you provided these answers, since  
12 it's part of the requests for admissions?

13 A. No. I said I admit in part.

14 Q. You deny --

15 A. I admit in part that --

16 Q. You -- let's read your answer, sir.

17 You admit in part -- you say you made  
18 short-term personal loans directly to Glen  
19 Galemmo.

20 You never made loans to the Galemmo  
21 entities.

22 That's incorrect, right?

23 A. That's not incorrect.

24 Q. Why not?

25 A. Because I -- I -- again, you've got

1 form over substance.

2 The money was wire -- the intent, the  
3 acknowledged sworn testimony of myself and Glen  
4 Galemmo, and anyone else you ask, is that I made  
5 loans to Glen Galemmo.

6 He asked me -- he could have told me to  
7 wire the money anywhere he wanted.

8 We're going back and forth. You're  
9 trying to get me to be an investor in a fund that  
10 I had no idea existed and never was.

11 And I'm trying to tell you that I will  
12 never agree to that, I will always deny that.  
13 And I will tell you exactly what I did, the  
14 nature of my business relationship with him. And  
15 I lent him money.

16 So you're going down one path, and I'm  
17 not going down that path.

18 I was not an investor in the funds. I  
19 didn't have nothing to do with the funds. I  
20 didn't know anything about the funds. I was  
21 lending Glen Galemmo money.

22 The substance is that it was a loan to  
23 Glen Galemmo.

24 The form is he told me to wire the  
25 money to -- to an entity that now turns out to be

1 a Galemmo entity.

2 So now that I know that, yes, I did  
3 wire the money to a Galemmo entity.

4 But the meeting and the structure and  
5 the form and the intent was that this money was  
6 meant for Glen Galemmo and to do whatever he  
7 needed to do with it and pay me back on a  
8 principal and interest basis on a loan.

9 Q. Okay.

10 A. Everything was transactional in any  
11 fund at all.

12 Q. Sir --

13 A. And I don't know how we can beat a dead  
14 horse.

15 Q. Sir, the question --

16 A. But that's it.

17 Q. -- isn't asking you if you were an  
18 investor.

19 It says, admit that Wein made  
20 short-term loans or investments to the Galemmo  
21 entities.

22 You were given at the time you answered  
23 this a definition of the Galemmo entities.

24 We agreed it included the two entities  
25 to which you deposited your money.

1           Would you agree with that?

2           A.    The first question here is admit that  
3   Wein was an investor --

4           Q.    I'm not --

5           A.    -- in the Galemmo entities.

6           Q.    I asked -- sir --

7           A.    So it starts off by saying that I'm an  
8   investor in the Galemmo entities.

9           I am not an investor in the Galemmo  
10   entities, and that -- that -- that point is  
11   carried throughout every single one of my answers  
12   in this deposition.

13          Q.    Sir, I was asking you about admission  
14   two, not admission one.

15          A.    Okay. Well, I'm just telling you  
16   that -- that it started off as an investor, and  
17   then you -- then you try to put me in some fund  
18   that I am not a part of and never was, never will  
19   be.

20                And -- and so my answer is my answer.  
21   I admit in part. At the time I had no idea.

22                In substance, in form, yes -- I  
23   answered this already -- I wired the money to  
24   Galem -- Galemmo entities, now that I know  
25   Galemmo entities.

1 But that's not what it was meant --  
2 that is not what I thought I was doing and not  
3 what I meant to do and not what I intended to do  
4 when I did it.

5 Q. Well, by the --

6 A. Does that make sense?

7 Q. Well, by the definition of Galemmo  
8 entities that you were provided to use to answer  
9 these requests for admission, isn't it correct  
10 that you were -- you made loans to what were  
11 defined as Galemmo entities?

12 Correct?

13 Just a yes or a no.

14 MR. HEALY: Objection.

15 A. No.

16 MR. HEALY: Asked and answered.

17 Go ahead.

18 A. No. No.

19 BY MS. BROWN:

20 Q. Okay. You're still denying it.

21 Isn't it correct that --

22 A. If -- if -- if -- hang on. Let me ask  
23 you a question.

24 Q. Sir, you don't ask me questions in this  
25 deposition. I ask you questions.

1           A.    Okay.  All right.  All right.

2           Q.    Isn't it --

3           A.    Look, the Queen -- go ahead.

4                   Go ahead.

5           Q.    The third question is admit that Wein  
6   was repaid with interest by the Galemmo entities  
7   for the loans Wein made to the Galemmo entities.

8                   Given the definition of Galemmo  
9   entities that you were provided, shouldn't the  
10  correct answer be yes, admitting it?

11          A.    In form, yes, 100 percent.

12          Q.    Thank you.  Thank you.

13                 And the next one is admit that Wein  
14   made a profit in the business dealings in the  
15   Galemmo entities.

16                 Again, given the definition that you  
17   were provided with these request for admissions,  
18   isn't it correct that the correct answer should  
19   have been admit, you made a profit from your  
20   loans to the Galemmo -- from your business  
21   dealings to the Galemmo entities?

22          A.    And, again, I'm not going to answer  
23   your question yes or no, because it's not a yes  
24   or no answer.

25                 I don't know where that profit came



1 from. I have no idea if Galemmo entities paid  
2 me. All I know is the money came from that  
3 account.

4 He could have had someone else wire the  
5 money into that account, like I did two months  
6 before, and then immediately turn around and wire  
7 it back out to me.

8 So -- so, yes, the wire -- bottom line,  
9 the wires went to what is now known to be a  
10 Galemmo entity, from me to the Galemmo entity,  
11 not known at the time. And I know now.

12 And it turns out now, that I also did  
13 not know at the time, money was paid back to me  
14 from the Galemmo entity. And now that I know  
15 that.

16 But at the time I had no idea of any  
17 relationship with Galemmo entities at all about  
18 who I was wiring the money to or who was wiring  
19 me the money.

20 Q. Let's look at Exhibit 9.

21 A. Okay.

22 MR. FLAX: Exhibit 9, Phyllis? Do you  
23 have 9?

24 MS. BROWN: Here. Just take one out.

25 MR. FLAX: Okay.

1 MS. BROWN: Oh, here. I'm sorry.

2 That's the wrong one.

3 MR. FLAX: Getting scrambled here.

4 MS. BROWN: Sure.

5 BY MS. BROWN:

6 Q. Again, if you look at request number  
7 two, admit that Wein made short-term loans or  
8 investments to the Galemme entities, you're  
9 standing by your answer, sir?

10 A. At the time, the answer's no, I did not  
11 know; now that I know, the answer's yes.

12 Q. Okay. And would the same be true for  
13 admission number three, that you were repaid with  
14 interest by the Galemme entities for the loans?

15 A. At the time, I had no idea and did not  
16 know; and now, after the fact, that I know the  
17 relationship and I have more knowledge about the  
18 transaction, my answer is, yes, I was repaid by a  
19 Galemme entity.

20 Q. And for number four, admit that Wein  
21 made a profit in the business dealings with the  
22 Galemme entities, would your answer be admit now?

23 A. Other than the fact that the wire --  
24 that the wire came from the Gal -- Galemme  
25 entity, I have no idea where the source of those

1 funds was.

2 I have no idea where that money came  
3 from.

4 Obviously, Glen was moving money in and  
5 out and all around his entities, so I cannot -- I  
6 do not have no idea whether the profit that I was  
7 paid came from any Galemme entity whatsoever; no  
8 clue, no idea.

9 And unless you can trace every dollar  
10 that was paid to me back to this fund, I think  
11 it's pretty -- I think it's going to be pretty  
12 hard for anybody to determine actually that --  
13 who -- where the profit came from.

14 So, no, I don't -- I don't -- I don't  
15 admit that, I don't understand that, and I don't  
16 know that.

17 Q. Fine.

18 Let's look at Exhibits 10 and 11.

19 A. 10 and 11. I've got to be careful  
20 about that, huh? Okay.

21 Q. Do you recognize these, sir?

22 A. Yes, ma'am.

23 Q. And can you tell me what they are?

24 A. These are personal checking accounts of  
25 my -- of mine.

1 Q. And isn't it correct that you provided  
2 these to the plaintiffs through discovery?

3 A. Yes, ma'am.

4 Q. Okay. If we look at the first page of  
5 Exhibit 10, we see on December 3rd a wire  
6 transfer to Queen City Investment Fund II,  
7 correct?

8 A. Correct.

9 Q. Is there anyplace in here in Exhibit --  
10 Exhibit 10 or 11 where you either wired or  
11 received money, wired money into or out of any  
12 Galemno account, any personal account of Glen  
13 Galemno?

14 A. Now, I don't know -- I don't know if  
15 these are his personal accounts, not his personal  
16 accounts; I have no idea.

17 So, again, you're asking me then, no  
18 idea; now, yes. The answer's yes, they went to a  
19 Galemno entity. But then, no clue, no idea  
20 who -- what the account was or who owned the  
21 account or anything.

22 Q. Is -- you stated you felt there was  
23 some discrepancy between your statements and the  
24 statements I provided you.

25 Can you show me any discrepancy?

1           A.    No.

2                    You know what? I'm just going to --  
3   for -- for -- for this depo, I'll assume -- I  
4   need to look at the -- I really need to look at  
5   the map out of the schedule that I sent in versus  
6   the one you gave me to see if there are any  
7   discrepancies.

8                    I thought, in a quick overview last  
9   night, that there was some numbers that -- again,  
10   I -- I did it by loan. You're doing it by  
11   chronological date ordering.

12                   So I don't know if there are any  
13   discrepancies or not. And I don't have -- I  
14   don't -- I don't know right now. I need to look  
15   at that again, and I can -- I can verify that for  
16   you.

17           Q.    Okay.

18           A.    But these are all accurate. Everything  
19   in these statements are all 100 percent accurate  
20   in terms of wired and received funds.

21           Q.    Right.

22                    And the way I read them, they totally  
23   agree with the statements that I had, frankly.  
24   That's why I'm asking you if there's a  
25   discrepancy.

1           A.    There -- there may not be. Again, it  
2    may be -- I -- I grouped them by loan, and you  
3    grouped them just by kind of out and in. And  
4    so -- so there may not be a discrepancy.

5           Q.    Okay.

6           A.    The numbers may be accurate.

7           Q.    Can you look at Exhibit 12? Have you  
8    ever seen this letter?

9           A.    I need to find Exhibit 12.

10          Q.    Okay.

11          MR. FLAX: Do you have that exhibit?

12          A.    I've got exhibits all over the place.

13   BY MS. BROWN:

14          Q.    Yeah, I know the feeling.

15          A.    10, 11, 3, 7, 13. I don't even know --  
16   now, I don't know. I don't see 12. I could -- I  
17   could have gotten it mixed up. I don't -- I  
18   don't see 12.

19          THE REPORTER: If you'll go off the  
20   record, I'll have it printed for you.

21          THE WITNESS: Okay. Thanks.

22          MR. HEALY: Larry, maybe check --

23          THE VIDEOGRAPHER: We're going off the  
24   record. The time is -- what, do you -- not  
25   go off?

1 MR. HEALY: No. Off the record is  
2 fine.

3 Larry, check at the back of Exhibit 11.  
4 Maybe it got struck together. It's just a  
5 two-page letter.

6 THE WITNESS: It did. It did. Thank  
7 you.

8 MS. BROWN: Good for you.

9 THE WITNESS: Sorry about that. It  
10 did. Okay.

11 MR. HEALY: Glad I could contribute.

12 MS. BROWN: Thank you.

13 A. Okay. I've reviewed it.

14 BY MS. BROWN:

15 Q. Okay. Have you ever seen it before?

16 A. Yes, I have.

17 Q. Okay. Did you see it before you  
18 responded to the request for admissions?

19 A. You know, I can't honestly say time  
20 stamp-wise when I saw it or didn't see it --

21 Q. Oh, okay.

22 A. -- versus my responses.

23 Q. Did you --

24 A. Can we -- I'm sorry.

25 Q. Did you direct your counsel not to

1 respond to the letter?

2 MR. HEALY: Objection.

3 You don't have to tell -- you don't  
4 have to answer anything you told Judd or  
5 vice versa. So don't --

6 MS. BROWN: I'm just asking a yes or  
7 no.

8 MR. HEALY: It's still going to the  
9 substance. If you want to rephrase it.

10 MS. BROWN: Okay.

11 MR. HEALY: But you don't have to tell  
12 her anything that you told Judd.

13 BY MS. BROWN:

14 Q. Do you have a response to the letter?

15 A. Yeah. The same response I had all  
16 along. I did not knowingly deposit funds into  
17 Galemmo entity bank accounts. I know now, but  
18 then I had no idea.

19 I'm not understanding why we're having  
20 these confusion about the fund.

21 I had no idea in 2010, '11, and '12,  
22 that I was putting money in a Galemmo-related  
23 entity or fund.

24 QFC doesn't say Galemmo FC. Queen City  
25 doesn't say Galemmo Queen City. I had no clue.



1                   Now I know, but then I did not know.

2           Q.   And why do you think it makes a  
3 difference whether you knew or not?

4           A.   Because it didn't matter who I wired  
5 the money to. I didn't care. I was lending him  
6 money.

7                   If -- if anybody that I lend money to,  
8 I -- I agree on the rate, the term, the dollar  
9 amount.

10                   And -- and I ask them, you want me to  
11 give you the money, you want me to write you a  
12 check, do you want me to wire it, do you want me  
13 to FedEx the funds, do you want me to pay you in  
14 cash, do you want a check?

15                   I don't really care how I give them the  
16 money. It doesn't make a difference to me. I  
17 will do whatever they ask me to do, send it  
18 anywhere you want. It doesn't matter to me.  
19 It's doesn't -- it's not significant, material.  
20 It doesn't change my transaction one iota.

21           Q.   Would you -- I agree with you; it  
22 doesn't matter.

23                   But would you agree that the net result  
24 was you received \$420,000 more than you put in?

25           A.   I earned \$427,000 on my loans in

1 interest commensurate with the risk I took  
2 lending unsecured, undocumented, unguaranteed,  
3 and uncollateralized short-term -- short-term,  
4 hard-money loans to an individual on a handshake.

5 I earned that interest. It compensated  
6 me for the risk I took.

7 And now that I know that I could have  
8 lost all of my money in any one transaction, I  
9 should have earned more money.

10 Q. Do we agree on the number?

11 A. Roughly, yes.

12 MS. BROWN: Okay. That's all I have,  
13 sir.

14 I have no further questions.

15 Bill?

16 MR. FLAX: I just have about four  
17 questions.

18 MS. BROWN: Go ahead.

19 EXAMINATION

20 BY MR. FLAX:

21 Q. You indicated you'd been burned in a  
22 Ponzi scheme yourself before this? Did you  
23 indicate that?

24 A. Sorry. You broke up.

25 Q. Did you -- in answering one of the

1 questions you said that you would have been not  
2 one to invest money because you had been burnt in  
3 a Ponzi scheme previously.

4 Was that your testimony?

5 A. I have done -- yeah. I have done a  
6 number of failed transactions in my 30-year  
7 financial career, yes, sir.

8 Q. Okay. Do you have a brokerage account  
9 yourself with anyone?

10 A. Sorry?

11 Q. A brokerage account.

12 THE WITNESS: He's breaking up for some  
13 reason.

14 MR. HEALY: I think you need to speak  
15 up.

16 MR. FLAX: Oh.

17 MS. BROWN: Do you want to switch  
18 seats?

19 MR. HEALY: What if we put this -- it's  
20 coming out of there?

21 THE REPORTER: It's fine, yeah.

22 BY MR. FLAX:

23 Q. Do you have an investment account, a  
24 investment brokerage account, with any dealer?

25 A. I have invest -- personal investment

1 account and a company investment account with  
2 Fidelity.

3 Q. All right. And how long have you had  
4 those accounts?

5 A. Twenty-six years.

6 Q. All right. Now, you testified that  
7 Mr. Galemme had told you that he needed your  
8 money, that he was willing to pay usurious rates,  
9 interest rates, for -- for money that he had  
10 deposited with Goldman Sachs for a deal he was  
11 waiting to close.

12 Is that your testimony?

13 A. I testified that I'm not sure exactly  
14 what the nature of his transaction was with  
15 Goldman Sachs, but it -- it was consistent with  
16 him telling me that it was pretty much risk-free.

17 He was depositing it into an account --  
18 whether -- I don't know whether it was at Goldman  
19 or not. I think it was at light speed -- and  
20 that he needed to have this money pledged to  
21 Goldman for Goldman to do whatever they were  
22 doing on the finance side and that they would  
23 then pay him when that deal closed and then he  
24 would pay me.

25 But I don't have any specifics about

1 knowing anything other than that -- that -- that.

2 Q. Well, as a 26-year investor with a  
3 major firm, weren't you at least a little bit  
4 curious as to what kind of a deal he could be  
5 doing with Goldman that would justify his  
6 borrowing money at these usurious rates?

7 A. Not at all.

8 Q. You were -- just weren't interested,  
9 weren't --

10 A. No, not at all, no concern. I have --  
11 I had no idea what he was doing with the money.

12 He had a -- a successful track record  
13 with me and four other people that I know very  
14 well and trust and paid them millions of dollars  
15 at the time.

16 And so I had no reason to assume that  
17 anything -- any -- anything fraudulently would --  
18 was happening with him.

19 So I didn't really have a reason to  
20 question any deeper than I did.

21 MR. FLAX: All right. I have nothing  
22 further.

23 MS. BROWN: Nothing further.

24 MR. HEALY: You -- you're done.

25 MS. BROWN: You're done.

1 THE REPORTER: What about signature?

2 MR. HEALY: Yeah, if they order this,  
3 Larry, you have the right to review it and  
4 make any changes.

5 You can't substantively change it, but  
6 you can change if they had a number wrong or  
7 misspelled something, you can change it.

8 So I'd suggest we'll -- we would like  
9 to reserve the right to read it, if that's  
10 okay with you, Larry.

11 THE WITNESS: Yes, please.

12 MR. HEALY: Okay. You guys going to  
13 order it?

14 MS. BROWN: Yeah, we are going to  
15 order.

16 THE REPORTER: Okay.

17 MR. HEALY: Okay. They are going to  
18 order it, Larry. So we'll get in touch with  
19 you on reviewing it and making any changes  
20 we need. So we'll give you a call. Okay?

21 THE WITNESS: Okay. All right. Thank  
22 you.

23 MR. HEALY: You're done. Thank you.

24 THE REPORTER: We need to go off the  
25 record.

1 THE VIDEOGRAPHER: We are going -- we  
2 are going off the record. The time on the  
3 monitor is 12:18 p.m.

4 This concludes the deposition of Larry  
5 Wein for today.

6

7

---

LAWRENCE P. WEIN

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DEPOSITION ADJOURNED AT 12:18 PST/3:18 P.M. EST

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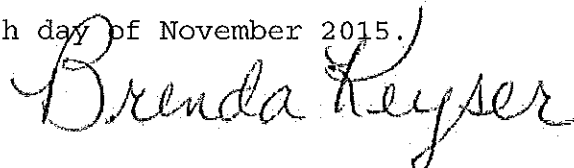
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## C E R T I F I C A T E

STATE OF OHIO :  
: SS  
COUNTY OF HAMILTON :

I, Brenda Keyser, RDR, CRR, CLR, CME,  
the undersigned, a duly qualified and  
commissioned notary public within and for the  
State of Ohio, do certify that before the giving  
of his deposition, LAWRENCE P. WEIN was by me  
first duly sworn to depose the truth, the whole  
truth and nothing but the truth; that the  
foregoing is the deposition given at said time  
and place by LAWRENCE P. WEIN; that I am neither  
a relative of nor employee of any of the parties  
or their counsel, and have no interest whatever  
in the result of the action.

IN WITNESS WHEREOF, I hereunto set my hand  
and official seal of office at Cincinnati, Ohio,  
this 18th day of November 2015.



Brenda Keyser, RDR, CRR, CLR, CME  
Notary Public - State of Ohio  
My commission expires September 21, 2017.



## 1 E R R A T A S H E E T

2

3 DEPOSITION OF: LAWRENCE P. WEIN  
4 TAKEN: NOVEMBER 12, 2015

5

6 Please make the following corrections to my  
7 transcript:

8

9 Page Line Number Correction Made

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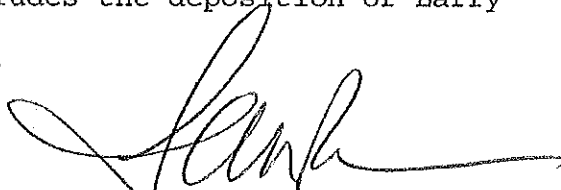
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Witness Signature

Date

1 THE VIDEOGRAPHER: We are going -- we  
2 are going off the record. The time on the  
3 monitor is 12:18 p.m.

4 This concludes the deposition of Larry  
5 Wein for today.

6   
7  
8 LAWRENCE P. WEIN

9  
10 - - -  
11 DEPOSITION ADJOURNED AT 12:18 PST/3:18 P.M. EST  
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## 1 ERRATA SHEET

2

3 DEPOSITION OF: LAWRENCE P. WEIN  
4 TAKEN: NOVEMBER 12, 2015

5

6 Please make the following corrections to my  
7 transcript:

8

9 Page Line Number Correction Made

10

11

12

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Witness Signature

Date

11/24/15

**UNITED STATES DISTRICT COURT**  
**SOUTHERN DISTRICT OF OHIO**  
**WESTERN DIVISION**

JOHN CAPANNARI, et al.,	:	Civil Action No. 1:13-cv-883
	:	
Plaintiffs,	:	Judge Michael Barrett
	:	Mag. Stephanie Bowman
	:	
v.	:	
	:	
GLEN GALEMMO, et al.,	:	
	:	
Defendants.	:	

**NOTICE OF DEPOSITION OF LARRY WEIN**

Pursuant to Rule 30, Federal Rules of Civil Procedure, notice is hereby given that  
Plaintiffs have scheduled the video deposition of Larry Wein, at the date, time and location listed  
below:

Date: November 12, 2015

Time: 12:00 p.m. EST

Location: Elite Court Reporting Agency  
7733 Beechmont Avenue, Suite 100  
Cincinnati, OH 45255-4237

Corresponding California location: Dokich Court Reporters  
19712 MacArthur Boulevard  
Suite 100  
Irvine, CA 92612

Said video deposition will be before an officer authorized to administer oaths and will be  
recorded by video and stenotype. Deposition will continue until completed.

s/ Richard S. Wayne

Richard S. Wayne (0022390)  
STRAUSS TROY CO., LPA  
The Federal Reserve Building  
150 East Fourth Street  
Cincinnati, Ohio 45202-4018  
(513) 621-2120 -- Telephone  
(513) 629-9426 -- Facsimile  
rswayne@strausstroy.com

s/ Phyllis E. Brown

James R. Cummins (0000861)  
Phyllis E. Brown (0037334)  
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Telephone: 513-241-6400  
Facsimile: 513-241-6464  
jcummins@cumminsbrownlaw.com  
pbrown@cumminsbrownlaw.com  
*Attorneys for Plaintiffs*

**EXHIBIT**

PLAINTIFF

1

**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing was served via electronic mail or by United States Postal Service on this 19<sup>th</sup> day of October 2015, upon the following:

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Cincinnati, OH 45230-2917  
*Pro Se*

Glen Galemmo, Register #: 72083-061  
FCI Butner Low  
Federal Correctional Institution  
P. O. Box 999  
Butner, NC 27509

s/ Phyllis E. Brown  
Phyllis E. Brown

39601

**To:** 'Adrienne Bowling'[abowling@qcfunds.com]  
**Cc:** 'Mike Willner'[mwillner@gmail.com]  
**From:** Larry Wein  
**Sent:** Wed 2/16/2011 7:41:05 PM  
**Importance:** Normal  
**Subject:** RE: QCIFII Wiring Instructions  
**Categories:** multipart/alternative; boundary="-----\_NextPart\_000\_0041\_01CBCDCE.6823E110"; charset="us-ascii"

Thanks,

I will wire over \$300,000 tomorrow, Thursday 2/17

**From:** Adrienne Bowling [mailto:abowling@qcfunds.com]  
**Sent:** Wednesday, February 16, 2011 12:35 PM  
**To:** lwein@mwpartners.net  
**Subject:** QCIFII Wiring Instructions

Larry,

Here are the wiring instructions you requested.

Please let me know if I can help you with anything else.

Bank Info: US Bank

3424 Edwards Rd.

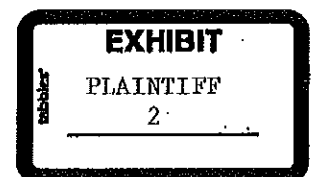
Cincinnati, Ohio 45208

513-533-7400

ABA #: [REDACTED]

Account Name: Queen City Investment Fund II

Account #: 245085618





--  
Adrienne Harmeyer

Queen City Investments

1716 Madison Rd.

Cincinnati, OH 45206

513-924-0990 p

513-924-0991 f

**From:** mwillner@gmail.com [mailto:mwillner@gmail.com]

**Sent:** Wednesday, February 09, 2011 5:35 PM

**To:** Glen Galemmo; Adrienne Bowling

**Subject:** Fw: Larry \_ I need your wiring instructions so I can send back your 57 and change. Thx

Sent from my Verizon Wireless BlackBerry

---

**From:** "Larry Wein" <lwein@mwpartners.net>

**Date:** Wed, 9 Feb 2011 15:00:50 -0800

**To:** 'Mike Willner' <mwillner@gmail.com>

**Subject:** RE: Larry \_ I need your wiring instructions so I can send back your 57 and change. Thx

Mike,

Here you go.....

Wells fargo bank

ABA -- [REDACTED]

Acct # [REDACTED]

Account name - LW Capital Corp

**From:** Mike Willner [mailto:mwillner@gmail.com]

**Sent:** Wednesday, February 09, 2011 2:32 PM

**To:** Larry Wein

**Subject:** Larry\_ I need your wiring instructions so I can send back your 57 and change. Thx

...  
**Kind Regards**

**Mike**

**Managing Partner**

**MW Partners**

**949-468-0829 p**

**949-637-2389 c**

**800-679-4615 f**

**mwillner@mwpartners.net**

**www.mwpartners.net**



P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

2781 TRN

Y ST01

## Business Statement

Account Number:

0 002 4508 5618

Statement Period:

Dec. 1, 2010

through

Dec. 31, 2010

Page 1 of 3



000031680 1 SP 100481893137156 S  
QUEEN CITY INVESTMENT FUND II  
1716 MADISON RD  
CINCINNATI OH 45206-1817



To Contact U.S. Bank

24-Hour Business  
Solutions:

1-800-673-3555

Telecommunications Device  
for the Deaf:

1-800-685-5065

Internet:

usbank.com

## NEWS FOR YOU

The IRS is changing tax payment rules. Effective January 1, 2011, most businesses will be required to pay their taxes electronically. Due to this change, U.S. Bank will no longer be able to accept paper TT&L payment coupons after December 31, 2010. U.S. Bank offers easy and convenient tax payment alternatives for you including EasyTax, SinglePoint @ and SinglePoint Essentials. For information, contact Small Business Direct Sales at 877-743-5726 from 8 a.m. to 6:30 p.m. CT Monday - Friday.

## INFORMATION YOU SHOULD KNOW

At U.S. Bank, we place your privacy and the security of your accounts and personal information as a top priority. As permitted by the Internal Revenue Service, to further protect your personal information, we will provide only the last 4 digits of your personal tax identification number on any IRS Form 1099-INT you may receive for this account in the future.

## BASIC BUSINESS CHECKING

U.S. Bank National Association

Member FDIC  
Account Number 0-002-4508-5618

### Account Summary

	# Items		
Beginning Balance on Dec. 1		\$	3,401.63
Other Deposits	10		451,102.09
Other Withdrawals	14		438,051.54
Ending Balance on Dec. 31, 2010		\$	16,452.18

### Other Deposits

Date	Description of Transaction	Ref Number	Amount
Dec. 3	Wire Credit REF020378 WELLS SF [REDACTED] ORG=LAWRENCE P WEIN 7 SAWGRASS DR		\$ 50,000.00
Dec. 9	Wire Credit REF010787 WELLS SF [REDACTED] ORG=SADIA ENTERPRISES 115 7037 TROLL WAY		50,000.00
Dec. 13	Electronic Deposit From CAPITAL1 VERIFY REF=10347006166752 N 1770527921TRIALCREDT266107815		0.25
Dec. 16	Electronic Deposit From CAPITAL1 VERIFY REF=10347006166752 N 1770527921TRIALCREDT266107815		0.32
Dec. 16	Wire Credit REF001732 BK OF KY FLORENCE 101216020712 ORG=COCHRAN, RANDALL A 6830 RABBIT HASH HILL RD		25,000.00
Dec. 20	Electronic Deposit From CAPITAL1 REF=10347006166752 N 1770527921TRIALCREDT266107815		100,000.00
Dec. 21	Electronic Funds Transfer From Account 130115324670		10,000.00
Dec. 26	Electronic Deposit From EVERBANK REF=10347006166752 N 1770527921TRIALCREDT266107815		0.03
Dec. 28	Electronic Deposit From EVERBANK REF=10362010749993 N 063092110TEST TRAN VE0000000329332		0.83
Dec. 31	Wire Credit REF000001 BANK OF AMERICA [REDACTED] ORG=MILLINUM TRUST COMPANY TRUST FUND 320 JOR		15,100.00
Total Other Deposits			\$ 451,102.09

EXHIBIT

PLAINTIFF

3



QFC, LLC  
1716 MADISON RD  
CINCINNATI OH 45206-1817

## Business Statement

Account Number:  
1 301 1532 4670  
Statement Period:  
Feb. 1, 2011  
through  
Feb. 28, 2011

Page 2 of 4

### FREE SMALL BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-301-1532-4670

#### Other Deposits

Date	Description of Transaction	Ref Number	Amount
Feb. 1	Electronic Funds Transfer From Account 00245085618		\$ 163,000.00
Feb. 17	Electronic Funds Transfer From Account 00245085618		100,000.00
Feb. 17	Electronic Funds Transfer From Account 00245085618		100,000.00
Total Other Deposits			\$ 650,000.00

#### Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Feb. 1	Electronic Withdrawal REF=11032005350078 N From Ocwen Loan Serv 3510035452MTG PMT 34359570		\$ 10.00
Feb. 1	Electronic Withdrawal REF=11032005350001 N From Ocwen Loan Serv 3510035452MTG PMT 34359570		12,644.00
Feb. 1	Electronic Withdrawal REF=11031013254257 N From AMERICAN EXPRESS 0005000008ELEC REMIT110131062285949		25,953.75
Feb. 3	Wire Debit REF004709 BNF=MICHAEL WILNER BK AMER SF 110203018308		35,000.00
Feb. 3	Internet Banking Transfer To Account 145806766542		3,000.00
Feb. 3	Wire Debit REF001818 BNF=LARRY DENSLEY BK AMER SF 110203018308		6,000.00
Feb. 3	Wire Debit REF001810 BNF=OCEAN ADVENTURE BK AMER NYC 110203018308 PROGRAMS INC		12,000.00
Feb. 7	Wire Debit REF001810 BNF=CHEVLOT SAVINGS BANK FIFTH THIRD CINCINNATI 110207012245		5,000.00
Feb. 7	Wire Debit REF001106 BNF=IRWIN COHEN JPMCHASE NYC 110207012245		15,000.00
Feb. 9	Wire Debit REF004380 BNF=BRANDON SMITH PNC BANKING OFFICE 110209015200		5,000.00
Feb. 9	Internet Banking Transfer To Account 145806766542		15,000.00
Feb. 10	Wire Debit REF004388 BNF=HW CAPITAL CORP WELLS SF 110209015200		57,100.00
Feb. 11	Wire Debit INTERNAL US BANK 110211009847 BNF=MARY A GALEMMO 301 TRILLIUM LN		5,000.00
Feb. 14	Analysis Service Charge		14,000.00
Feb. 14	Electronic Withdrawal REF=11045010954851 N To TIMEWARNERKETTER 1133666692BANK DRAFT003417056201001		1,337.00
Feb. 23	Internet Banking Transfer To Account 145806766542		40,000.00
Feb. 23	Electronic Funds Transfer To Account 00245085618		30,000.00
Feb. 23	Wire Debit REF001012 BNF=KEKANA FEDERAL WESTERN CREDIT UNION 110223011807		150,000.00
Feb. 23	Wire Debit REF001051 BNF=MILLENNIUM TRUST COLE TAYLOR CHGO 110223011807 COMPANY TRUST FUND		100,060.00
Feb. 23	Wire Debit REF001044 BNF=MILLENNIUM TRUST COLE TAYLOR CHGO 110223011807 COMPANY TRUST FUND		100,300.00
Feb. 28	Wire Debit REF003166 BNF=LYNN SHELBY BK AMER NYC 110228038435		200,000.00
Total Other Withdrawals			\$ 707,581.71

#### Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
1421	Feb. 23	9198748225	3,120.00	1463	Feb. 3	9195387941	79.75
1422	Feb. 23	8892573770	25,000.00	1464	Feb. 2	9195295169	110.00
1424*	Feb. 28	9190585344	5,000.00	1465	Feb. 1	8896774690	14,000.00
1451*	Feb. 4	4920684651	100.00	1466	Feb. 1	9195070905	7,500.00
1457*	Feb. 3	9195416388	600,000.00	1467	Feb. 14	9197348676	67.50
1460*	Feb. 4	8898507908	1,200.00	1468	Feb. 14	9197348675	72.50
1462*	Feb. 1	8896812256	2,606.91	1469	Feb. 3	9195487917	4,000.00



QUEEN CITY INVESTMENT FUND II  
1716 MADISON RD  
CINCINNATI OH 45206-1817

## Business Statement

Account Number:  
0 002 4508 5618  
Statement Period:  
Feb. 1, 2011  
through  
Feb. 28, 2011

Page 2 of 3

### BASIC BUSINESS CHECKING

U.S. Bank National Association

(CONTINUED)

Account Number 0-002-4508-5618

#### Other Deposits (continued)

Date	Description of Transaction	Ref Number	Amount
Feb. 17	Wire Credit REF028067 ORG=LAWRENCE P WEIN 7 WELLS SF SAWGRASS DR		300,000.00
Feb. 23	Electronic Funds Transfer FROM ACCOUNT 130115324670		30,000.00
Feb. 28	Wire Credit REF000207 ORG=MILLENIUM TRUST COLE TAYLOR CHGO COMPANY TRUST FUND 820 JORI	110228038403	30,100.00
Total Other Deposits			\$ 547,900.00

#### Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Feb. 1	Electronic Funds Transfer To Account 130115324670		\$ 163,000.00
Feb. 14	Electronic Funds Transfer To Account 130115324670		67,000.00
Feb. 14	Analysis Service Charge	1400000000	67.95
Feb. 17	Electronic Funds Transfer To Account 130115324670		100,000.00
Feb. 17	Electronic Funds Transfer To Account 130115324670		300,000.00
Feb. 23	Wire Credit REF000207 BOK FARM SHIMAKA	110228038403	30,000.00
Total Other Withdrawals			\$ 680,067.95

#### Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Feb. 1	30,403.23	Feb. 14	31,135.28	Feb. 23	31,135.28
Feb. 4	118,203.23	Feb. 16	131,135.28	Feb. 28	61,235.28
Feb. 7	31,203.23	Feb. 17	31,135.28		

Balances only appear for days reflecting change.

### ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: January 2011

Account Number:	0-002-4508-5618	\$	67.95
Analysis Service Charge assessed to	0-002-4508-5618	\$	67.95

#### Service Activity Detail for Account Number 0-002-4508-5618

Service	Volume	Avg Unit Price	Total Charge
<b>Depository Services</b>			
Combined Transactions/Items	2		No Charge
Subtotal: Depository Services			0.00
<b>SinglePoint</b>			
Sp E Cday Sum Mo Maint	1		No Charge
Sp E Previous Day Sum Mo Maint	1	12.95000	12.95
Sp E Previous Day Per Item Det	6		No Charge
Sp E Token Mo Maintenance	1	3.00000	3.00
Sp E Token Payment Mo Maint	1		No Charge
Sp E Wires Mo Maintenance	1	10.00000	10.00
Subtotal: SinglePoint			27.95



P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

2781 TRN

Y ST01

## Business Statement

Account Number:

0 002 4508 5618

Statement Period:

Mar 1, 2011

through

Mar 31, 2011

Page 1 of 2



000033660 1 SP 106481020028485 S  
QUEEN CITY INVESTMENT FUND II  
1716 MADISON RD  
CINCINNATI OH 45206-1817



To Contact U.S. Bank

24-Hour Business

Solutions:

1-800-673-3555

Telecommunications Device

for the Deaf:

1-800-685-5065

Internet:

usbank.com

## INFORMATION YOU SHOULD KNOW

Outgoing US dollar payment orders to selected countries may be converted to the local beneficiary's currency at any point in the processing chain unless you instruct the Bank not to convert the currency. Please contact Wire Transfer Operations at 888-799-4737 (888-79-WIRES), option 3 to waive the conversion during the payment processing chain and direct all payments to be received in US Dollar.

## BASIC BUSINESS CHECKING

Member FDIC

U.S. Bank National Association

Account Number 0-002-4508-5618

### Account Summary

	# Items	\$
Beginning Balance on Mar 1		61,235.28
Other Deposits	3	824,000.00
Other Withdrawals	4	354,123.45-
<b>Ending Balance on Mar 31, 2011</b>		<b>\$ 531,111.83</b>

### Other Deposits

Date	Description of Transaction	Ref Number	Amount
Mar 18	Electronic Funds Transfer From Account 130115324670		\$ 150,000.00
Mar 23	Electronic Funds Transfer From Account 130115324670		174,000.00
Mar 31	Wire Credit REF039379 WELLS SF [REDACTED]		500,000.00
	ORG=LAURENCE P WEIN 7 SAWGRASS DR		
<b>Total Other Deposits</b>			<b>\$ 824,000.00</b>

### Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Mar 2	Electronic Funds Transfer To Account 130115324670		\$ 30,000.00-
Mar 14	Analysis Service Charge	14000000000	123.45-
Mar 18	Wire Debit REF001856 WELLS SF [REDACTED]		150,000.00-
	BNF=LW CAPITAL CORP		
Mar 23	Wire Debit REF000806 WELLS SF [REDACTED]		174,000.00-
	BNF=LW CAPITAL CORP		
<b>Total Other Withdrawals</b>			<b>\$ 354,123.45-</b>

### Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Mar 2	31,235.28	Mar 18	31,111.83	Mar 31	531,111.83
Mar 14	31,111.83	Mar 23	31,111.83		

Balances only appear for days reflecting change.

## ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: February 2011

Account Number:	0-002-4508-5618	\$	123.45
Analysis Service Charge assessed to	0-002-4508-5618	\$	123.45



P.O. Box 1600  
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2781 TRN

Y ST01

## Business Statement

Account Number:  
0 002 4508 5618  
Statement Period:  
Mar 1, 2011  
through  
Mar 31, 2011

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000033660 1 SP 106481020028465 S  
QUEEN CITY INVESTMENT FUND II  
1716 MADISON RD  
CINCINNATI OH 45206-1817

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## INFORMATION YOU SHOULD KNOW

Outgoing US dollar payment orders to selected countries may be converted to the local beneficiary's currency at any point in the processing chain unless you instruct the Bank not to convert the currency. Please contact Wire Transfer Operations at 888-799-4737 (888-79-WIRES), option 3 to waive the conversion during the payment processing chain and direct all payments to be received in US Dollar.

## BASIC BUSINESS CHECKING

U.S. Bank National Association

Member FDIC

Account Number 0-002-4508-5618

### Account Summary

	# Items	\$
Beginning Balance on Mar 1		61,235.28
Other Deposits	3	824,000.00
Other Withdrawals	4	354,123.45-
<b>Ending Balance on Mar 31, 2011</b>		<b>\$ 531,111.83</b>

### Other Deposits

Date	Description of Transaction	Ref Number	Amount
Mar 18	Electronic Funds Transfer	From Account 130115324670	\$ 150,000.00
Mar 23	Electronic Funds Transfer	From Account 130115324670	174,000.00
Mar 31	Wire Credit REF039379	WELLS SF [REDACTED]	500,000.00
	ORG=LAWRENCE P WEIN 7	SAWGRASS DR	
<b>Total Other Deposits</b>			<b>\$ 824,000.00</b>

### Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Mar 2	Electronic Funds Transfer	To Account 130115324670	\$ 30,000.00-
Mar 14	Analysis Service Charge	1400000000	123.45-
Mar 18	Wire Debit REF001856	WELLS SF [REDACTED]	150,000.00-
	BNF=LW CAPITAL CORP		
Mar 23	Wire Debit REF000806	WELLS SF [REDACTED]	174,000.00-
	BNF=LW CAPITAL CORP		
<b>Total Other Withdrawals</b>			<b>\$ 354,123.45-</b>

### Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Mar 2	31,235.28	Mar 18	31,111.83	Mar 31	531,111.83
Mar 14	31,111.83	Mar 23	31,111.83		

Balances only appear for days reflecting change.

## ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: February 2011

Account Number:	0-002-4508-5618	\$	123.45
Analysis Service Charge assessed to	0-002-4508-5618	\$	123.45



QFC, LLC  
1716 MADISON RD  
CINCINNATI OH 45206-1817

# Business Statement

Account Number:  
1 301 1532 4670

Statement Period:  
May 2, 2011  
through  
May 31, 2011

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## FREE SMALL BUSINESS CHECKING (CONTINUED)

U.S. Bank National Association

Account Number 1-301-1532-4670

### Other Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
May 6	Wire Debit REF002429 BNF=GEORGE DAVID FIFTH CINCINNATI 110506024879		20,000.00-
May 8	Wire Debit INTERNAL BNF=MARY A GALEMMO 301 US BANK 110509017677 TRILLIUM LN		9,000.00-
May 9	Wire Debit REF001535 BNF=RENE COLLUM GOLDEN ONE CU SACR 110509017602		10,000.00-
May 10	Electronic Withdrawal REF=11130009600593 N From Owen Loan Serv 3610035452MTG/PMT 34359570		10.00-
May 10	Electronic Withdrawal REF=11129007298464 N From FEDERAL EXPRESS 1710427007DEBIT MMA06608224		519.07-
May 10	Electronic Withdrawal REF=11130009600597 N From Owen Loan Serv 2610035452MTG/PMT 34359570		1,234.77-
May 10	Wire Debit REF001875 BNF=LARRY HENSLEY BK AMER SF 110510019399		10,000.00-
May 10	Wire Debit REF002208 BNF=LUTHER SHELBY BK AMER NYC 110510022667		50,000.00-
May 10	Wire Debit REF000593 BNF=LARRY RICHARDSON RANDOLPH ASHEBORO 110510006761		218,937.00-
May 11	Internet Banking Transfer To Account 130111319518		250.00
May 11	Wire Debit REF000512 BNF=MICHAEL WOEHLE BBT BK HOPKINSVILL 110511006576		13,500.00-
May 11	Wire Debit REF000563 BNF=IRA STEIN SUNTRUST ATL 110511006476		100,000.00-
May 11	Wire Debit REF000556 BNF=LW CAPITAL GROUP WELLS SF		250,000.00-
May 16	Analysis Service Charge	1300000000	530.45
May 16	Wire Debit REF000799 BNF=LUTHER L SHELBY BK AMER NYC 110516009924		1,600.00-
May 16	Wire Debit REF001100 BNF=LUTHER L SHELBY BK AMER NYC 110516012582		14,400.00-
May 17	Wire Debit REF000414 BNF=LW CAPITAL CORP WELLS SF		40,000.00-
May 17	Wire Debit REF001474 BNF=M.W. PARTNERS WACHOVIA CHARLOTTE 110517015652		50,000.00-
May 17	Wire Debit REF001646 BNF=IRA STEIN SUNTRUST ATL 110517015373		100,000.00-
May 18	Customer Withdrawal	4924281695	2,500.00-
May 20	Wire Debit REF001110 BNF=IRA & LESLIE STEIN SUNTRUST ATL 110520011699		50,000.00-
May 20	Wire Debit REF001188 BNF=INTERACTIVE BROKERS CITIBANK OF NEW YO 110520011306 LLC FURTHER BENEFIT TO		300,000.00-
May 23	Wire Debit REF000353 BNF=STEVE SCHUHOLZ PNC BANK NA OF CLE 110523004864		14,400.00-
May 27	Wire Debit REF001654 BNF=ROBERT MORRIS F TRADE ARLINGTON 110527017455		3,500.00-
May 27	Wire Debit INTERNAL BNF=BIO MASS LLC 65 US BANK 110527008454 AVENUE OF CHAMPIONS		10,000.00-
May 31	Electronic Withdrawal REF=11161002281491 N From DUKE ENERGY OH 634690001 WEB PAY 01811271062711		604.26-
Total Other Withdrawals			\$ 1,407,643.84-

### Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
1374	May 3	8994936515	607.76	1383*	May 4	9194883192	6,000.00
1378*	May 13	8893702559	183.71	1384	May 10	9097391432	550.00





QFC, LLC  
1716 MADISON RD  
CINCINNATI OH 45206-1817

## Business Statement

Account Number:  
1 301 1532 4670

Statement Period:  
Jun 1, 2011  
through  
Jun 30, 2011

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### FREE SMALL BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-301-1532-4670

#### Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Jun 1	Wire Debit REF002848 BNF=MICHAEL WILLNER	BK AMER SF 110601025401	\$ 75,000.00-
Jun 2	Internet Banking Transfer To Account 145806766542		5,000.00
Jun 2	Electronic Withdrawal From AMERICAN EXPRESS REF=11152010126772 N 0005000008ELEC REMIT110601062499812		21,590.19-
Jun 3	Internet Banking Transfer To Account 145806766542		27,000.00
Jun 6	Wire Debit REF001251 BNF=RICHARD PURVIS	GOLDEN ONE CU SACR 110606013562	3,000.00-
Jun 6	Wire Debit REF001809 BNF=OCEAN ADVENTURE	BK AMER NYC 110606019100	20,000.00-
Jun 6	Wire Debit REF001258 BNF=OCEAN ADVENTURE	BK AMER NYC 110606013642	20,000.00-
Jun 7	Wire Debit REF001726 BNF=MOHAMMAD AMMAR	TEXANS CU DALLAS 110607017610	39,000.00-
Jun 8	Internet Banking Transfer To Account 145806766542		2,000.00-
Jun 9	Wire Debit REF000862 BNF=SHARON SAMPSON	GOLDEN ONE CU SACR 110606007930	1,000.00-
Jun 10	Wire Debit REF002433 BNF=LW CAPITAL CORP	WELLS SF [REDACTED]	20,000.00-
Jun 13	Wire Debit REF002178 BNF=MICHAEL WILLNER	BK AMER SF 110613022966	6,666.66-
Jun 13	Wire Debit REF002186 BNF=ROB MORRIS	E TRADE ARLINGTON 110613023111	6,666.66-
Jun 13	Wire Debit REF002196 BNF=RICHARD LOW	CITIBANK OAKLAND 110613023195	6,666.66-
Jun 13	Wire Debit INTERNAL BNF=MARY A GALEMMO 301	US BANK 110613024213 TRILLIUM LN	8,000.00-
Jun 14	Analysis Service Charge	1400000000	616.95
Jun 14	Internet Banking Transfer To Account 145806766542		1,000.00-
Jun 14	Electronic Withdrawal To TIME WARNER CABLE REF=11164009785979 N 1138666692BANK DRAE11003417056201001		1,636.75-
Jun 14	Wire Debit REF002167 BNF=RICHARD LOW	CITIBANK OAKLAND 110614023288	54,000.00-
Jun 16	Internet Banking Transfer To Account 145806766542		2,000.00
Jun 16	Internet Banking Transfer To Account 145806766542		4,000.00-
Jun 16	Internet Banking Transfer To Account 145806766542		4,000.00-
Jun 16	Wire Debit REF000516 BNF=FADIA DAVID	FIFTH CINCINNATI 110616006491	20,000.00-
Jun 17	Customer Withdrawal	6122311824	2,500.00
Jun 17	Wire Debit INTERNAL BNF=KEVIN L EICKMANN	US BANK 110617022937 8000 KROGER FARM RD	250,000.00-
Jun 21	Wire Debit REF001218 BNF=LYNN NELSEN	BK AMER NYC 110621012773	3,500.00
Jun 22	Electronic Withdrawal From Ocwen Loan Servi REF=11172006641520 N 3510035452MTG PMT 34359570		10.00-
Jun 22	Electronic Withdrawal From FEDERAL EXPRESS REF=11172005095069 N 1710427007DEBIT MMA06836162		34.30-
Jun 22	Electronic Withdrawal From FEDERAL EXPRESS REF=11172005095058 N 1710427007DEBIT MMA06836161		53.42-
Jun 22	Electronic Withdrawal From FEDERAL EXPRESS REF=11172005095061 N 1710427007DEBIT MMA06836165		60.36-
Jun 22	Electronic Withdrawal From FEDERAL EXPRESS REF=11172005095060 N 1710427007DEBIT MMA06836164		80.98-
Jun 22	Electronic Withdrawal From DUKE ENERGY OH REF=11172006775893 N 534690001 WEB PAY 01893268062111		100.00-



QFC, LLC  
1716 MADISON RD  
CINCINNATI OH 45208-1817

## Business Statement

Account Number:  
1 301 1532 4670

Statement Period:  
Jun 1, 2011  
through  
Jun 30, 2011

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### FREE SMALL BUSINESS CHECKING (CONTINUED)

U.S. Bank National Association

Account Number 1-301-1532-4670

#### Other Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
Jun 22	Electronic Withdrawal REF=11172005095057 N From FEDERAL EXPRESS 1710427007DEBIT MMA06838166		167.91-
Jun 22	Electronic Withdrawal REF=11172006641518 N From Q*WERT Loan Serv 2810035452MTC PMT 34350570		1,284.77-
Jun 22	Wire Debit REF000719 BNF=LW CAPITAL WELLS SF		250,000.00-
Jun 22	Wire Debit REF000719 BNF=MW PARTNERS WACHOVIA CHARLOTTE 110622008067		252,646.66-
Jun 23	Electronic Withdrawal REF=11173009669454 N From CINTI BELL TELE 1310241390INTBILLPMT5139240990956		34.86-
Jun 23	Electronic Withdrawal REF=11173011839225 N To SPRINT8006396111 2521616695ACHBILLPAY721871590		41.20-
Jun 23	Electronic Withdrawal REF=11173011572885 N To TIMEWARNERKETTER 1133666692BANK DRAFT003417056201001		50.00-
Jun 23	Electronic Withdrawal REF=11173009669451 N From CINTI BELL TELE 1310241390INTBILLPMT5139240990956		100.00-
Jun 23	Electronic Withdrawal REF=11173009669452 N From CINTI BELL TELE 1310241390INTBILLPMT5139240990956		100.00-
Jun 23	Electronic Withdrawal REF=11173009669453 N From CINTI BELL TELE 1310241390INTBILLPMT5139240990956		100.00-
Jun 23	Electronic Withdrawal REF=11173011839221 N To SPRINT8006396111 2521616695ACHBILLPAY721871590		100.00-
Jun 23	Electronic Withdrawal REF=11173011839224 N To SPRINT8006396111 2521616695ACHBILLPAY721871590		100.00-
Jun 24	Internet Banking Transfer To Account 145806766542		500.00-
Jun 24	Internet Banking Transfer To Account 145806766542		1,000.00-
Jun 28	Wire Debit REF002086 BNF=GEORGE DAVID FIFTH CINCINNATI 110628021256		5,000.00-
Jun 30	Wire Debit INTERNAL BNF=KEVIN L EICKMANN US BANK 110630052380 0000 KROGER FARM RD		32,500.00-

Total Other Withdrawals \$ 1,148,897.32-

#### Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
1376	Jun 15	9193992810	262.50	1525	Jun 9	9192865256	19,000.00
1505*	Jun 1	9190931312	15,539.70	1526	Jun 9	8894230077	587.37
1506	Jun 2	8997446034	8,000.00	1527	Jun 14	9193775846	5,000.00
1507	Jun 2	8997446033	25,000.00	1528	Jun 14	9193632459	15,000.00
1508	Jun 2	8997446072	60,000.00	1529	Jun 17	9092033497	538.00
1510*	Jun 8	9192570507	86.25	1531*	Jun 14	9193775126	3,500.00
1511	Jun 3	9191438713	110,284.49	1532	Jun 14	9193775125	50,000.00
1512	Jun 7	9393483824	3,170.00	1533	Jun 14	8897432181	103,000.00
1513	Jun 6	9191901240	6,000.00	1534	Jun 15	8898231242	2,729.65
1514	Jun 7	8892882834	1,050.00	1535	Jun 17	9194309357	12,000.00
1515	Jun 8	8893471313	4,000.00	1536	Jun 17	9194285741	4,000.00
1516	Jun 13	9193161853	110.00	1537	Jun 20	8991852906	2,572.43
1517	Jun 8	8892930061	107,500.00	1538	Jun 20	9194743744	840.00
1518	Jun 13	9193162844	81.25	1539	Jun 20	9194743743	15,000.00
1519	Jun 14	8897614666	160.00	1540	Jun 22	4722487855	168,000.00
1520	Jun 10	8894538208	183.75	1571*	Jun 24	8995497052	60,000.00
1521	Jun 10	4927026586	1,826.24	1572	Jun 29	9196312844	3,000.00
1522	Jun 10	9192983744	479.00	1573	Jun 30	9196616033	5,225.00
1523	Jun 8	9192657624	3,125.00	1577*	Jun 30	9790005617	175,000.00
1524	Jun 9	9192865257	3,500.00	1579*	Jun 30	9390544885	24,000.00



P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

2781 TRN

Y ST01

## Business Statement

Account Number:

0 002 4508 5618

Statement Period:

Sep 1, 2011

through

Sep 30, 2011

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000037005 1 SP 106481273895054 S  
QUEEN CITY INVESTMENT FUND II  
1716 MADISON RD  
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Internet:

usbank.com

## BASIC BUSINESS CHECKING

U.S. Bank National Association

Member FDIC

Account Number 0-002-4508-5618

### Account Summary

	# Items	\$	
Beginning Balance on Sep 1		\$	71,793.86
Other Deposits	7		983,600.14
Other Withdrawals	8		998,225.45-
<b>Ending Balance on Sep 30, 2011</b>		<b>\$</b>	<b>57,168.55</b>

### Other Deposits

Date	Description of Transaction	Ref Number	Amount
Sep 8	Electronic Funds Transfer	From Account 130115324670	\$ 138,000.00
Sep 14	Electronic Deposit	From DIRECT,ING	0.04
	REF=11256007957859 N	1510394779ING DIRECT000010000000059	
Sep 14	Electronic Deposit	From DIRECT,ING	0.10
	REF=11256007957859 N	1510394779ING DIRECT000010000000059	
Sep 16	Wire Credit REF0023100	WELLS SF	500,000.00
	ORG=LAWRENCE P WEIN/	SAWGRASS DR	
Sep 22	Wire Credit REF000238	COLE TAYLOR CHGO 110922023144	12,200.00
	ORG=MILLENNIUM TRUST	COMPANY TRUST FUND 820 JORI	
Sep 22	Wire Credit REF000254	COLE TAYLOR CHGO 110922023632	164,400.00
	ORG=MILLENNIUM TRUST	COMPANY TRUST FUND 820 JORI	
Sep 23	Electronic Funds Transfer	From Account 130115324670	169,000.00
<b>Total Other Deposits</b>			<b>\$ 983,600.14</b>

### Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Sep 1	Electronic Funds Transfer	To Account 130115324670	\$ 3,000.00-
Sep 1	Electronic Funds Transfer	To Account 130115324670	5,000.00-
Sep 1	Electronic Funds Transfer	To Account 130115324670	7,000.00-
Sep 1	Wire Debit REF001903	COLE TAYLOR CHGO 110908018780	138,851.00
	BNF=MILLENNIUM TRUST	COMPANY TRUST FUND	
Sep 15	Analysis Service Charge	1500000000	80.45-
Sep 15	Electronic Funds Transfer	To Account 130115324670	500,000.00-
Sep 23	Wire Debit REF000769	COLE TAYLOR CHGO 110923007223	168,294.00-
	BNF=MILLENNIUM TRUST	COMPANY TRUST FUND	
Sep 24	Electronic Funds Transfer	To Account 130115324670	176,000.00-
<b>Total Other Withdrawals</b>			<b>\$ 998,225.45-</b>

### Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Sep 1	56,793.86	Sep 14	55,943.00	Sep 22	232,462.55
Sep 8	55,942.86	Sep 15	55,862.55	Sep 23	57,168.55

Balances only appear for days reflecting change.



P.O. Box 1600  
Saint Paul, Minnesota 55101-0800

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## Business Statement

Account Number:

1 301 1532 4670

Statement Period:

Nov 1, 2011

through

Nov 30, 2011

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QFC, LLC

1716 MADISON RD

CINCINNATI OH 45206-1817



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usbank.com

## FREE SMALL BUSINESS CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-301-1532-4670

### Account Summary

	# Items		
Beginning Balance on Nov 1		\$	49,531.15
Customer Deposits	8		1,474,472.00
Other Deposits	3		202,000.00
Other Withdrawals	29		926,209.68
Checks Paid	33		784,228.84
Ending Balance on Nov 30, 2011		\$	15,564.63

### Customer Deposits

Number	Date	Ref Number	Amount	Number	Date	Ref Number	Amount
	Nov 1	9790920815	55,000.00		Nov 8	9790748134	500,000.00
	Nov 2	9792366265	34,972.00		Nov 16	9791262717	291,500.00
	Nov 3	9793617421	100,000.00		Nov 21	9797085453	293,000.00
	Nov 4	9795120164	100,000.00		Nov 28	9795221006	100,000.00
Total Customer Deposits							\$ 1,474,472.00

### Other Deposits

Date	Description of Transaction	Ref Number	Amount
Nov 1	Internet Banking Transfer	From Account 130112948448	\$ 100,000.00
Nov 16	Internet Banking Transfer	From Account 130112948448	100,000.00
Nov 22	Internet Banking Transfer	From Account 145806766542	2,000.00
Total Other Deposits			\$ 202,000.00

### Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Nov 1	Wire Debit REF004233	BK AMER SF 111101034497	\$ 42,000.00
	BNF=MICHAEL WILLNER		
Nov 1	Wire Debit REF004221	PNC BANK NA OF OH 111101034338	80,000.00
	BNF=STEVE SCHUHOLZ		
Nov 2	Wire Debit INTERNAL	US BANK 111102008066	10,000.00
	BNF=MARY A GALEMMO 301 TRILLIUM LN		
Nov 2	Wire Debit REF004216	WELLS SF	50,000.00
	BNF=LW CAPITAL CORP		
Nov 4	Internet Banking Transfer	To Account 145806766542	21,000.00
Nov 7	Wire Debit REF000564	BK AMER NYC 111107006806	3,500.00
	BNF=LYNN NELSEN		
Nov 7	Internet Banking Transfer	To Account 145806766542	5,000.00
Nov 7	Wire Debit REF000602	BK AMER NYC 111107007212	5,000.00
	BNF=OCEAN ADVENTURE PROGRAMS INC		
Nov 7	Wire Debit REF000638	FIFTH CINCINNATI 111107007565	6,000.00
	BNF=GEORGE DAVID		
Nov 7	Wire Debit REF000613	HUNT GOL 111107007321	25,000.00
	BNF=STEVE SMITH		
Nov 8	Internet Banking Transfer	To Account 130111319518	12.00



QFC, LLC  
1716 MADISON RD  
CINCINNATI OH 45206-1817

## Business Statement

Account Number:  
1 301 1532 4670

Statement Period:  
Nov 1, 2011  
through  
Nov 30, 2011

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### FREE SMALL BUSINESS CHECKING (CONTINUED)

U.S. Bank National Association

Account Number 1-301-1532-4670

#### Other Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
Nov 8	Electronic Withdrawal REF=11312004974418 N TO AT&T 99912400000 PAYMENT 188035646360GLR		187.71-
Nov 9	Wire Debit REF000751 BNF=LW CAPITAL CORP WELLS SF		250,000.00-
Nov 9	Wire Debit REF000747 BNF=LW CAPITAL CORP WELLS SF		250,000.00-
Nov 14	Wire Debit REF000219 BNF=MICHAEL WILLNER BK AMER SF	111114006404	6,100.00-
Nov 15	Electronic Withdrawal REF=11312004900251 N From DUKE ENERGY OH 534690001 WEB PAY 02421700111411		359.37-
Nov 15	Analysis Service Charge	15000000000	532.29-
Nov 16	Wire Debit REF000757 BNF=DONALD AILEY FIFTH CINCINNATI	111116008921	1,298.00-
Nov 16	Wire Debit INTERNAL BNF=BIO MASS LLC 65 US BANK AVENUE OF CHAMPIONS	111116008802	2,000.00-
Nov 17	Wire Debit REF000746 BNF=CLUTHER SHELBY BK AMER NYC	111117007048	108,000.00-
Nov 18	Electronic Withdrawal REF=11321012117022 N From FEDERAL EXPRESS 1710427007DEBIT MMA07620028		220.71-
Nov 18	Electronic Withdrawal REF=11321012298897 N To SPRINT800639611 2521616698ACHBILL PAY721871690		470.59-
Nov 18	Wire Debit REF002831 BNF=FADIA DAVID FIFTH CINCINNATI	111118027735	10,000.00-
Nov 22	Internet Banking Transfer To Account 250105849106		910.00-
Nov 29	Wire Debit REF000501 BNF=SHARON SAMPSON GOLDEN ONE CU SACR	111129006107	500.00-
Nov 29	Internet Banking Transfer To Account 145806760542		20,000.00-
Nov 30	Electronic Withdrawal REF=11334002263790 N From DUKE ENERGY OH 534690001 WEB PAY 02472789112911		216.88-
Nov 30	Wire Debit REF003376 BNF=RICHARD PURVIS GOLDEN ONE CU SACR	111130042813	5,000.00-
Nov 30	Electronic Withdrawal REF=11333010897054 N From AMERICAN EXPRESS 000500000ELEC REMIT111129060881518		22,902.13-
Total Other Withdrawals			\$ 926,209.68-

#### Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
1712	Nov 1	8990232684	252.00	1733	Nov 18	9097834130	32,400.00
1714*	Nov 2	9191338797	86.25	1734	Nov 21	9796006931	30,000.00
1715	Nov 4	9191661306	6,000.00	1735	Nov 22	9798774402	27,000.00
1716	Nov 4	9191755601	51.23	1736	Nov 22	9391760062	53,700.00
1717	Nov 2	8991280181	9,000.00	1737	Nov 21	9796220737	131,100.00
1718	Nov 3	9191455411	2,831.72	1738	Nov 21	8895475963	6,000.00
1719	Nov 9	8996237291	4,000.00	1739	Nov 22	8895688406	5,000.00
1721*	Nov 7	9192062556	800.00	1740	Nov 23	8896702092	107,600.00
1722	Nov 7	9192062557	2,500.00	1741	Nov 23	9194839633	110.00
1724*	Nov 2	8991724277	25,000.00	1742	Nov 22	9798900399	53,750.00
1726*	Nov 15	9193564239	2,831.72	1743	Nov 28	8990253520	30,000.00
1727	Nov 14	8998883662	100,000.00	1744	Nov 22	9194803164	2,000.00
1728	Nov 21	8895476729	615.92	1745	Nov 28	9794393610	1,500.00
1729	Nov 14	9796192678	1,480.00	1746	Nov 28	9794393611	85.00
1730	Nov 14	9193052272	7,000.00	1747	Nov 30	9195938000	5,410.00
1731	Nov 15	9193202966	6,125.00	1748	Nov 30	9195814605	3,000.00
1732	Nov 18	8893343393	127,000.00				



P.O. Box 1800  
Saint Paul, Minnesota 55101-0800  
2781 TRN

Y ST01

## Business Statement

Account Number:  
0 002 4508 5618  
Statement Period:  
Apr 2, 2012  
through  
Apr 30, 2012

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000040760 1 SP 106481580740341 S  
QUEEN CITY INVESTMENT FUND II  
1716 MADISON RD  
CINCINNATI OH 45206-1817



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## BASIC BUSINESS CHECKING

U.S. Bank National Association

Member FDIC

Account Number 0-002-4508-5618

### Account Summary

	# Items	\$	
Beginning Balance on Apr 2		\$	29,995.85
Other Deposits	2		510,363.00
Other Withdrawals	5		510,085.45-
Ending Balance on Apr 30, 2012		\$	30,273.40

### Other Deposits

Date	Description of Transaction	Ref Number	Amount
Apr 5	Wire Credit REF041588	WELLS SF	\$ 600,000.00
	ORG=LAWRENCE P WEIN 7	SAWGRASS DR	
Apr 20	Wire Credit REF000250	COLE TAYLOR CHGO	10,363.00
	ORG=MILLENNIUM TRUST	COMPANY TRUST FUND 0201031	
Total Other Deposits			\$ 510,363.00

### Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Apr 5	Electronic Funds Transfer	To Account 130115324670	\$ 250,000.00-
Apr 5	Electronic Funds Transfer	To Account 130115324670	250,000.00
Apr 9	Electronic Funds Transfer	To Account 130115324670	5,000.00-
Apr 10	Electronic Funds Transfer	To Account 130115324670	5,000.00
Apr 13	Analysis Service Charge	1300000000	85.45-
Total Other Withdrawals			\$ 510,085.45-

### Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Apr 5	29,995.85	Apr 10	19,995.85	Apr 20	30,273.40
Apr 9	24,995.85	Apr 13	19,910.40		

Balances only appear for days reflecting change.

## ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: March 2012

Account Number:	0-002-4508-5618	\$	85.45
Analysis Service Charge assessed to	0-002-4508-5618	\$	85.45

### Service Activity Detail for Account Number 0-002-4508-5618

Service	Volume	Avg Unit Price	Total Charge
Depository Services			
Combined Transactions/Items	3		No Charge





QFC, LLC  
1718 MADISON RD  
CINCINNATI OH 45206-1817

## Business Statement

Account Number:  
1 301 1532 4670

Statement Period:  
May 1, 2012  
through  
May 31, 2012

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### SMALL BUSINESS CHECKING (CONTINUED)

k National Association

Account Number 1-301-1532-4670

#### Deposits (continued)

Description of Transaction	Ref Number	Amount
Internet Banking Transfer	From Account 130111901927	1,500.00
Internet Banking Transfer	From Account 130112948448	3,000.00
Electronic Funds Transfer	From Account 00245085618	5,000.00
Internet Banking Transfer	From Account 130112948448	150,000.00
Internet Banking Transfer	From Account 130112948448	50,000.00
Electronic Funds Transfer	From Account 00245085618	179,000.00
Electronic Deposit	From ZACHARY WILLNER	30,000.00
REF=12138006647354-N	T941667666BENDER	
Internet Banking Transfer	From Account 130112948448	50,000.00
Internet Banking Transfer	From Account 130112948448	30,000.00
Electronic Funds Transfer	From Account 00245085618	215,000.00
Wire Credit REF001437	USAA FED SAN ANTON 12052503401	50,000.00
ORG=WILLIAM O GLOBEFETER	70701 EDWARD ST	
Wire Credit REF001699	PNC BANK NA OF CLE 120525034248	200,000.00
ORG=IAN J GUTTMAN 8480	FOX CUB LN	
Electronic Funds Transfer	From Account 00245085618	20,000.00
Internet Banking Transfer	From Account 145806766542	1,000.00
Internet Banking Transfer	From Account 130111901927	1,500.00
Internet Banking Transfer	From Account 145806766542	3,000.00
Internet Banking Transfer	From Account 130112948448	3,000.00
Total Other Deposits		\$ 1,717,003.00

#### Withdrawals

Description of Transaction	Ref Number	Amount
Internet Banking Transfer	To Account 230105849106	\$ 900.00
Wire Debit REF002300	BK AMER SF 120501020256	30,000.00
BNF=MIKE WILLNER		
Wire Debit REF004328	BANKERS FRANKFORT 120501035386	1,300,000.00
BNF=HERITAGE BANK 1818	FLORENCE PIKE	
Wire Debit REF002568	BANKERS FRANKFORT 120502026140	200,000.00
BNF=HERITAGE BANK 1818	FLORENCE PIKE	
Wire Debit REF001958	BK AMER SF 120603018955	30,000.00
BNF=MIKE WILLNER		
Wire Debit REF000924	SARATOGA BK SARATO 120604010774	5,000.00
BNF=IRWIN COHEN		
Wire Debit REF000954	FIFTH CINCINNATI 120504010835	20,000.00
BNF=FADIA DAVID		
Wire Debit REF001804	E TRADE ARLINGTON 120504018760	150,000.00
BNF=BOB MORRIS		
Wire Debit REF002463	BK AMER NYC 120507024837	8,000.00
BNF=OCEAN ADVENTURE	PROGRAMS INC	
Wire Debit REF000666	WELLS BF	40,000.00
BNF=LW CAPITAL CORP		
Internet Banking Payment	To Reserve Line	1,501.79
Internet Banking Payment	To Reserve Line	3,000.59
Wire Debit REF001760	BK AMER NYC 120510018268	3,500.00
BNF=LYNN NELSEN		
Wire Debit REF001759	EVERBANK JACKSONVI 120510018084	5,000.00
BNF=YUKI FUKUYAMA		
Wire Debit REF001805	BK AMER SF 120510018632	8,000.00
BNF=LARRY HENSLEY		
Internet Banking Transfer	To Account 145806766542	1,000.00
Internet Banking Transfer	To Account 145806766542	8,000.00
Wire Debit REF001493	FIFTH CINCINNATI 120511015106	20,000.00
BNF=ELIZABETH MURRAY		



QFC, LLC  
1716 MADISON RD  
CINCINNATI OH 45206-1817

## Business Statement

Account Number:  
1 301 1532 4670

Statement Period:  
Aug 1, 2012  
through  
Aug 31, 2012

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### REF SMALL BUSINESS CHECKING

(CONTINUED)

1. Bank National Association

Account Number 1-301-1532-4670

#### Other Deposits (continued)

date	Description of Transaction	Ref Number	Amount
g 30	Wire Credit REF002075 ORG=KEVIN HICKMANN 8600 BANKERS FRANKFORT KROGER FARM ROAD	120830027531	200,000.00
g 31	Wire Credit REF001612 ORG=PENSICOS TRUST 1849 KEYBANK CLEVELAND MADISON RD	120831045572	65,000.00
Total Other Deposits			\$ 1,331,776.50

#### Other Withdrawals

date	Description of Transaction	Ref Number	Amount
g 1	Electronic Withdrawal REF=12213012478896 N From CINTI BELL TELE 1310241390INTEILLPMT5139240990956		\$ 345.50-
g 1	Electronic Withdrawal REF=12213006495581 N To TIMEWARNER LETTER 1133666698BANK DRABT003417086201001		636.92-
g 1	Wire Debit REF003746 BNF=MICHAEL WILLNER BK AMER SF 120801032374		125,000.00-
g 3	Wire Debit REF002233 BNF=IRWIN COHEN GLENS FALLS NATL 120803022951		7,500.00-
g 3	Wire Debit REF000553 BNF=RICHARD PURVIS GOLDEN ONE CU SACR 120803006654		9,000.00-
g 3	Wire Debit REF000525 BNF=RICHARD LOW CITIBANK OAKLAND 120803005877		14,240.00-
g 3	Wire Debit REF000542 BNF=IRA STEIN SUNTRUST ATL 120803006522		150,000.00-
g 3	Wire Debit REF000532 BNF=LW CAPITAL CORP WELLS SF [REDACTED]		250,000.00-
g 6	Internet Banking Transfer To Account 130111901927		2,000.00-
g 7	Wire Debit REF001395 BNF=IRWIN COHEN GLENS FALLS NATL 120807014768		5,000.00-
g 7	Wire Debit REF001410 BNF=RICHARD PURVIS GOLDEN ONE CU SACR 120807014911		8,500.00-
g 7	Internet Banking Transfer To Account 145806766542		40,000.00-
g 7	Wire Debit REF001427 BNF=LW CAPITAL CORP WELLS SF [REDACTED]		250,000.00-
g 8	Wire Debit REF000796 BNF=RICHARD LOW CITIBANK OAKLAND 120808000561		20,000.00-
g 9	Electronic Withdrawal REF=12221006618158 N From FEDERAL EXPRESS 1710427007DEBIT MMA09212435		289.61-
g 9	Wire Debit REF002303 BNF=LYNN NELSEN BK AMER NYC 120809024305		9,500.00-
g 9	Wire Debit REF002287 BNF=YUKI FUKUYAMA EVERBANK JACKSONVI 120809024228		9,000.00-
g 9	Wire Debit REF002473 BNF=RAYMOND M. STACY FIFTH CINCINNATI 120809025150		100,000.00-
g 9	Wire Debit REF000602 BNF=MW PARTNERS WELLS SF 120809007184		225,000.00-
g 10	Customer Withdrawal 9790982060		1,500.00-
g 10	Wire Debit REF002798 BNF=LW CAPITAL CORP WELLS SF [REDACTED]		100,000.00-
g 14	Analysis Service Charge	1400000000	624.10-
g 14	Internet Banking Transfer To Account 145806766542		4,000.00-
g 14	Internet Banking Transfer To Account 145806766542		6,000.00-
g 14	Internet Banking Transfer To Account 145806766542		21,000.00-
g 15	Electronic Withdrawal REF=12228002256523 N From Owen Loan Servi 3510035452MTG PMT 34359570		10.00-
g 15	Electronic Withdrawal REF=12228002256515 N From Owen Loan Servi 2510035452MTG PMT 34359570		1,270.28-





QFC, LLC  
1716 MADISON RD  
CINCINNATI OH 45206-1817

## Business Statement

Account Number:  
1 301 1532 4670

Statement Period:  
Sep 4, 2012  
through  
Sep 30, 2012

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### REF SMALL BUSINESS CHECKING

(CONTINUED)

S. Bank National Association

Account Number 1-301-1532-4670

#### Other Deposits (continued)

Date	Description of Transaction	Ref Number	Amount
ep 14	Wire Credit REF050250 ORG=WF WIRES	WELLS SF 120914037507 PTLD-REJECTED WIRE IN PROC MAC P61	30,000.00
ep 14	Wire Credit REF045717 ORG=LAWRENCE P WEIN	WELLS SF [REDACTED] SAWGRASS BR	500,000.00
ep 17	Wire Credit REF034948 ORG=WF WIRES	WELLS SF 120917031105 PTLD-REJECTED WIRE IN PROC MAC P61	30,000.00
ep 19	Wire Credit REF002124 ORG=WILLIAM LAWRENCE	BANKERS FRANKFRT 120919025006 GARDEN PLACE	250,000.00
ep 25	Internet Banking Transfer	From Account 130112948448	50,000.00
ep 26	Electronic Funds Transfer Rick Mordeira	From Account 00245085618	20,000.64
ep 28	Electronic Funds Transfer	From Account 00245085618	422,234.57
Total Other Deposits			\$ 1,692,504.21

#### Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
ep 4	Electronic Withdrawal REF=12248002259444 N	To AMEX EPayment 0005000008ACH PMT W7790	\$ 36,024.68-
ep 4	Wire Debit REF001782 BNF=MICHAEL WILLNER	BK AMER SF 120904016366	55,000.00-
ep 6	Internet Banking Transfer	To Account 145806766542	15,000.00-
ep 6	Wire Debit REF002388 BNF=LUTHER SHELBY	BK AMER NYC 120906024715	100,000.00-
ep 7	Wire Debit REF002554 BNF=LUTHER SHELBY	BK AMER NYC 120907023884	100,000.00-
ep 10	Returned Check(s) Charge	8998308602	35.00
ep 10	Internet Banking Transfer	To Account 145806766542	4,000.00-
ep 11	Internet Banking Transfer	To Account 120113720250	400.00-
ep 11	Internet Banking Transfer	To Account 145806766542	1,000.00-
ep 11	Internet Banking Transfer	To Account 145806766542	5,000.00-
ep 11	Wire Debit REF000684 BNF=MICHAEL WILLNER	BK AMER SF 120911008852	16,560.00-
ep 11	Wire Debit REF000421 BNF=ALISON BRISTOL	FIFTH CINCINNATI 120911005941	40,000.00-
ep 11	Wire Debit REF000755 BNF=DORMAN TRADING, LLC	HARRIS CHICAGO 120911008747	225,000.00-
ep 12	Wire Debit REF002465 BNF=LYNN NELSEN	SCHOOLSFIRSTFCU 120912025086	3,500.00-
ep 12	Wire Debit REF002398 BNF=YUKI FUKUYAMA	EVERBANK JACKSONVI 120912025783	9,000.00-
ep 13	Wire Debit REF002751 BNF=THOMAS HENSLEY	JPMORGAN CHASE BAN 120913026576	3,500.00-
ep 13	Customer Withdrawal	9795917592	7,130.00-
ep 13	Wire Debit REF002502 BNF=EARI SHIMAOKA	JPMORGAN CHASE BAN 120913026505	15,000.00-
ep 13	Wire Debit REF002505 BNF=LUTHER SHELBY	BK AMER NYC 120913025948	200,000.00-
ep 13	Wire Debit REF000832 BNF=MICHAEL WILLNER	BK AMER SF 120913009195	900,000.00-
ep 14	Electronic Withdrawal REF=12258001249969 N	From Owen Loan Serv 3510035452MTG PMT 34359570	10.00-
ep 14	Electronic Withdrawal REF=12258001249969 N	From Owen Loan Serv 3510035452MTG PMT 34359570	1,270.28
ep 14	Wire Debit REF002636 BNF=IRWIN COHEN	GLENS FALLS NATL 120914028236	5,000.00-



QFC, LLC  
1716 MADISON RD  
CINCINNATI OH 45206-1817

# Business Statement

Account Number:  
1 301 1532 4670

Statement Period:  
Oct 1, 2012  
through  
Oct 31, 2012

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## FREE SMALL BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-301-1532-4670

### Other Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
Oct 31	Wire Debit REF003015 BNF=CHARLENE L SMITH	BK AMER NYC 121031039414	1,539.00-
Oct 31	Internet Banking Transfer To Account 145806766542		16,000.00-
Oct 31	Wire Debit REF001635 BNF=MICHAEL WOEHLE	BBT BK HOPKINSVILL 121031024092	17,495.15-
Oct 31	Electronic Withdrawal REF=42304006396426 N To AMEX Payment	0005000000ACH PMT W0206	31,610.44-
Oct 31	Wire Debit REF001699 BNF=IRA STEIN	SUNTRUST ATL 121031022886	100,000.00-
Oct 31	Wire Debit REF001710 BNF=LW CAPITAL CORP	WELLS SF [REDACTED]	250,000.00-
Oct 31	Wire Debit REF001714 BNF=LW CAPITAL CORP	WELLS SF [REDACTED]	250,000.00-
Oct 31	Wire Debit REF001680 BNF=DORMAN TRADING LLC	HARRIS CHICAGO 121031023162	275,000.00-

Total Other Withdrawals \$ 3,784,264.38-

### Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
2262	Oct 2	8995776946	500,000.00	2318*	Oct 29	9192484979	75.00
2263	Oct 3	9197904331	300,000.00	2382*	Oct 16	9190844407	107,000.00
2264	Oct 4	8950192193	10,000.00	2383	Oct 23	8991732842	1,000.00
2265	Oct 4	8950192192	800.00	2384	Oct 16	9792838480	18,500.00
2266	Oct 4	8950192191	1,000.00	2385	Oct 18	8897720486	774.61
2268*	Oct 4	8950192190	1,298.00	2386	Oct 22	9191726950	519.00
2269	Oct 4	8997524250	18,800.00	2387	Oct 19	8898552936	40,000.00
2270	Oct 4	9792675409	18,800.00	2388	Oct 23	9191853970	220.00
2271	Oct 5	8998304897	18,800.00	2389	Oct 25	9192238057	10,000.00
2272	Oct 9	9198647643	600,000.00	2391*	Oct 30	8350055838	971.19
2273	Oct 4	8997530138	12,000.00	2392	Oct 29	9192653988	65.00
2274	Oct 15	8894788613	872.90	2394*	Oct 26	8993650029	836.95
2275	Oct 12	8893758225	113,000.00	2395	Oct 29	8993949711	23,000.00
2276	Oct 10	8892414703	4,000.00	2396	Oct 26	9798188111	7,000.00
2277	Oct 11	9096731083	1,000.00	2397	Oct 29	9091718239	7,000.00
2278	Oct 5	9198419776	7,500.00	2401*	Oct 29	9192700444	2,000.00
2279	Oct 12	8893758194	40,000.00	2407*	Oct 31	8996370297	204,250.00
2280	Oct 10	8892423670	5,000.00	2411*	Oct 10	8892663878	24,000.00
2281	Oct 10	8892423669	15,000.00	2412	Oct 12	8893758190	200,000.00
2282	Oct 10	9093971903	10,000.00	2413	Oct 11	9190240352	5,000.00
2283	Oct 10	8892664330	1,200.00	2414	Oct 11	9190240353	3,000.00
2284	Oct 10	8892423668	6,000.00	2415	Oct 12	8894071062	2,452.20
2285	Oct 5	8998308407	20,000.00	2416	Oct 11	9190306449	15,000.00
2286	Oct 12	9190468973	412.50	2417	Oct 16	8895966830	20,000.00
2289*	Oct 10	9190094629	10,000.00	2418	Oct 17	9096201319	500.00
2290	Oct 11	8893420406	3,135.02				

\* Gap in check sequence

Conventional Checks Paid (51) \$ 2,411,781.37-

### Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Oct 1	567,877.92	Oct 10	18,326.14	Oct 18	6,996.46
Oct 2	355,890.50	Oct 11	701,828.62	Oct 19	161,070.47
Oct 3	522,836.85	Oct 12	367,037.30	Oct 22	15,551.47
Oct 4	436,138.85	Oct 15	149,042.04	Oct 23	15,906.38
Oct 5	638,540.43	Oct 16	73,542.04	Oct 24	69,906.38
Oct 9	33,526.14	Oct 17	65,771.07	Oct 25	53,512.39



QFC, LLC  
1716 MADISON RD  
CINCINNATI OH 45206-1817

# Business Statement

Account Number:  
1 301 1532 4670

Statement Period:  
Nov 1, 2012  
through  
Nov 30, 2012

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## FREE SMALL BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-301-1532-4670

### Other Deposits (continued)

Date	Description of Transaction	Ref Number	Amount
Nov 29	Electronic Funds Transfer From Account 00245085618		74,000.00
Total Other Deposits			\$ 1,969,000.00

### Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Nov 1	Wire Debit REF002143 BNF=LYNN NELSEN	SCHOOLSFIRST FCU O 121101023577	\$ 3,500.00-
Nov 1	Wire Debit REF002076 BNF=MICHAEL WILLNER	BK AMER SF 121101028245	40,000.00-
Nov 1	Wire Debit REF002837 BNF=SABIA ENTERPRISES LLC	WELLS SF 121101029355	250,000.00-
Nov 1	Wire Debit REF002137 BNF=SABIA ENTERPRISES LLC	WELLS SF 121101023131	250,000.00-
Nov 2	Wire Debit REF001185 BNF=LW CAPITAL CORP	WELLS SF [REDACTED]	50,000.00-
Nov 5	Wire Debit REF000479 BNF=LW CAPITAL CORP	WELLS SF [REDACTED]	50,000.00-
Nov 6	Internet Banking Transfer	To Account 130116278297	100.00-
Nov 6	Internet Banking Transfer	To Account 145806786542	6,000.00-
Nov 6	Wire Debit REF002021 BNF=IRWIN COHEN	GLENS FALLS NATL 121106020952	10,000.00-
Nov 7	Wire Debit REF002229 BNF=ATLAS COMMODITIES LLC	JPMCHASE DALLAS 121107022860	275,000.00-
Nov 8	Internet Banking Transfer	To Account 145806786542	2,000.00-
Nov 8	Internet Banking Transfer	To Account 145806786542	6,000.00-
Nov 9	Wire Debit REF002945 BNF=ROB MORRIS	E TRADE ARLINGTON 121109029457	3,500.00-
Nov 9	Wire Debit REF002906 BNF=YUKI KURUYAMA	EVERBANK JACKSONVI 121109028630	5,000.00-
Nov 9	Wire Debit REF002952 BNF=RICHARD LOW	CITIBANK OAKLAND 121109029499	10,500.00-
Nov 9	Wire Debit REF002970 BNF=MARY A GILMOR 301	US BANK 121109029170	15,000.00-
Nov 13	Electronic Withdrawal REF=12314007900310 N	From CITI BELL TELE 1310241390INTBILLPMT5132212861159	243.36-
Nov 13	Electronic Withdrawal REF=12314007900909 N	From CITI BELL TELE 1310241390INTBILLPMT5139240000956	590.31-
Nov 13	Electronic Withdrawal REF=12318010252521 N	To TIMEWARNERKETTER 1133666692BANK DRAFT003417056201001	621.45-
Nov 13	Internet Banking Transfer	To Account 145806786542	9,000.00-
Nov 14	Wire Debit REF001221 BNF=DENNIS GABRIEL	WESBANCO WHEELING 121114011852	100,000.00-
Nov 14	Wire Debit REF000863 BNF=ATLAS COMMODITIES LLC	JPMCHASE DALLAS 121114009285	265,000.00-
Nov 15	Analysis Service Charge	1500000000	1,227.90-
Nov 15	Internet Banking Payment	To Resolve Due	1,479.01-
Nov 15	Wire Debit REF002436 BNF=ELIZABETH MURRAY	FIFTH CINCINNATI 121115025378	20,000.00-
Nov 15	Wire Debit REF000731 BNF=SILVER BULLET	PNC BANK NA OF OLE 121115009162	55,000.00-
Nov 15	Wire Debit REF002516 BNF=LUTHER L. SHELBY	BK AMER NYC 121115025103	100,000.00-
Nov 15	Wire Debit REF000922 BNF=INTERACTIVE BROKERS LLC	CITIBANK OF NEW YO 121115010126	100,000.00-



QFC, LLC  
1716 MADISON RD  
CINCINNATI OH 45206-1817

## Business Statement

Account Number:  
1 301 1532 4670

Statement Period:  
Dec 3, 2012  
through  
Dec 31, 2012

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### FREE SMALL BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-301-1532-4670

#### Other Deposits (continued)

Date	Description of Transaction	Ref Number	Amount
Dec 7	Wire Credit REF041676 ORG=LAWRENCE P WEIN 7 SAWGRASS DR	WELLS SF	600,000.00
Dec 11	Electronic Funds Transfer	From Account 00245085618	180,000.00
Dec 12	Internet Banking Transfer	From Account 130111901927	1,500.00
Dec 12	Internet Banking Transfer	From Account 145806766542	3,000.00
Dec 12	Internet Banking Transfer	From Account 130112948448	3,000.00
Dec 12	Internet Banking Transfer	From Account 130112948448	100,000.00
Dec 17	Wire Credit REF002927 ORG=KEVIN EICKMANN 8000 KROGER FARM ROAD	BANKERS FRANKFORT 121217039302	250,000.00
Dec 17	Electronic Funds Transfer	From Account 00245085618	354,000.00
Dec 19	Electronic Funds Transfer	From Account 00245085618	70,000.00
Dec 20	Internet Banking Transfer	From Account 130112948448	225,000.00
Dec 26	Internet Banking Transfer	From Account 130112948448	375,000.00
Dec 28	Electronic Funds Transfer	From Account 00245085618	45,000.00
Dec 28	Electronic Funds Transfer	From Account 00245085618	100,000.00
Dec 28	Electronic Funds Transfer	From Account 00245085618	148,900.00
Dec 31	Electronic Funds Transfer	From Account 00245085618	482,932.00
Dec 31	Electronic Funds Transfer	From Account 00245085618	192,923.05
Total Other Deposits			\$ 4,171,255.05

#### Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Dec 3	Electronic Withdrawal REF=12335012174830 N 1310241390INTBILLPMT5132212861159	From CINTI BELL TELE	\$ 134.32-
Dec 3	Electronic Withdrawal REF=12338004955787-N 1710427007DEBIT MMA009948691	From FEDERAL EXPRESS	191.97-
Dec 3	Electronic Withdrawal REF=12338005167080 N 534690001 WEB PAY 03883082112712	From DUKE ENERGY OH	601.02-
Dec 3	Electronic Withdrawal REF=12338006980608-N 113366692BANK DRAI 1003417065201001	To TIME WARNER CETER	679.43-
Dec 3	Wire Debit REF004300 BNF=LYNN NELSEN	SCHOOLSFIRST FCU O 121203040871	3,500.00-
Dec 3	Wire Debit REF004245 BNF=MICHAEL WILLNER	BK AMER SF 121203041000	50,000.00-
Dec 4	Internet Banking Transfer BNF=IRWIN COHEN	To Account 145806766542	5,000.00-
Dec 4	Wire Debit REF002446 BNF=IRWIN COHEN	GIFTS FALLS NATL 121204025324	18,000.00-
Dec 6	Returned Check(s) Charge	9198317397	35.00-
Dec 6	Internet Banking Transfer	To Account 145806766542	5,000.00-
Dec 7	Wire Debit REF001169 BNF=LUTHER SHELBY	BK AMER NYC 121207012470	100,000.00-
Dec 11	Returned Check(s) Charge	8894878432	35.00-
Dec 11	Returned Check(s) Charge	8894871790	35.00-
Dec 11	Returned Check(s) Charge	8894879624	35.00-
Dec 11	Returned Check(s) Charge	8894879025	35.00-
Dec 11	Overdraft Charge	8894879023	35.00-
Dec 11	Wire Debit REF002472 BNF=JROUH AL AKKAWI	FIFTH CINCINNATI 121211023021	132,500.00-
Dec 12	Wire Debit REF002629 BNF=MICHAEL WILLNER	BK AMER SF 121212027175	25,000.00-
Dec 13	Wire Debit REF001716 BNF=TEDD BYER	FIFTH CINCINNATI 121213018366	65,030.00-
Dec 14	Analysis Service Charge	1460000000	778.95-
Dec 14	Internet Banking Payment	To Reserve Line	1,501.79-



QFC, LLC  
1716 MADISON RD  
CINCINNATI OH 45206-1817

## Business Statement

Account Number:  
1 301 1532 4670

Statement Period:  
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through  
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### FREE SMALL BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-301-1532-4670

#### Other Deposits (continued)

Date	Description of Transaction	Ref Number	Amount
Jan 30	Electronic Funds Transfer	From Account 00245085618	40,000.00
Jan 30	Electronic Funds Transfer	From Account 00245085618	173,420.00
Jan 30	Wire Credit REF0042743	HARRIS CHICAGO 130130028251	400,000.00
	ORG=PORMAN TRADING CUST	GEO FUNDS ACCT 144 WJA	
Jan 30	Electronic Funds Transfer	From Account 00245085618	498,900.00
Total Other Deposits			\$ 3,692,142.44

#### Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Jan 2	Wire Debit REF001802	SCHOOLSFIRST FCU O. 130102019268	\$ 3,500.00-
	BNF=LYNN NELSEN		
Jan 2	Wire Debit INTERNAL	US BANK 130102018297	7,500.00-
	BNF=RICHARD D MORRIS	1716 MADISON RD	
Jan 2	Internet Banking Transfer	To Account 145806766542	9,000.00-
Jan 2	Internet Banking Transfer	To Account 145806766542	15,000.00-
Jan 2	Electronic Withdrawal	To AMEX EPayment	35,509.15-
	REF=13002008097054 N	0005000008ACH PMT W2404	
Jan 2	Wire Debit REF001705	BK AMER SF 130102018656	56,000.00-
	BNF=MICHAEL WILLNER		
Jan 2	Wire Debit REF003085	CITIBANK OF NEW YO 130102030920	100,000.00-
	BNF=INTERACTIVE BROKERS	LLC	
Jan 2	Electronic Funds Transfer	To Account 00245085618	237,689.02-
Jan 2	Wire Debit REF002939	WELLS SF	300,000.00-
	BNF=LW CAPITAL		
Jan 4	Electronic Withdrawal	From FEDERAL EXPRESS	221.78-
	REF=13003014097171 N	1710427007DEBIT MMA10101723	
Jan 4	Wire Debit REF002484	TOWNEBANK PORTSMOU 130104025309	3,000.00-
	BNF=THE GARTMAN LETTER		
Jan 4	Wire Debit REF002078	GLENS FALLS NATL 130104021210	10,000.00-
	BNF=IRWIN COHEN		
Jan 7	Electronic Withdrawal	From CINTI BELL TELE	154.19-
	REF=13007005745658 N	1310241390INTBILLPMT5132212861159	
Jan 7	Wire Debit REF002478	GOLDEN ONE CU SACR 130107025914	12,000.00-
	BNF=SHARON SAMPSON		
Jan 9	Electronic Withdrawal	From FEDERAL EXPRESS	302.21-
	REF=13008007131052 N	1710427007DEBIT MMA10190468	
Jan 9	Internet Banking Transfer	To Account 130116278207	500.00-
Jan 9	Electronic Withdrawal	From CINTI BELL TELE	1,184.05-
	REF=13008005057435 N	1310241390INTBILLPMT5139240990956	
Jan 9	Wire Debit REF001901	GOLDEN ONE CU SACR 130109020610	2,000.00-
	BNF=RENE COLLUM		
Jan 9	Wire Debit REF002068	EVERBANK JACKSONVI 130109022196	5,000.00-
	BNF=YUKI FUKUYAMA		
Jan 9	Internet Banking Transfer	To Account 145806766542	6,000.00-
Jan 9	Wire Debit REF000509	FIFTH CINCINNATI 130109006921	10,025.00-
	BNF=STEVEN WOLFSON		
Jan 9	Wire Debit REF002267	WELLS SF	42,000.00-
	BNF=LW CAPITAL		
Jan 9	Wire Debit REF001991	WELLS SF 130109020383	150,000.00-
	BNF=SABIA ENTERPRISES,	LLC	
Jan 10	Wire Debit REF001774	JPMCHABE NYC 130110010192	5,168.97-
	BNF=PENSCO TRUST		
	COMPANY		
Jan 10	Wire Debit REF001821	BK AMER NYC 130110018626	100,000.00-
	BNF=LUTHER SHELBY		





QFC, LLC  
1716 MADISON RD  
CINCINNATI OH 45208-1817

# Business Statement

Account Number:  
1 301 1532 4670

Statement Period:  
Jan 2, 2013  
through  
Jan 31, 2013

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## REF SMALL BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

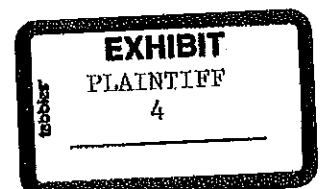
Account Number 1-301-1532-4670

### Other Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
Jan 11	Electronic Withdrawal REF=13011010234183 N TO TIME WARNER KETTER 133666692BANK DRAFT 003417086201001		627.03-
Jan 11	Wire Debit REF001988 BNF=TOM HENSLEY JPMORGAN CHASE BAN 130111020871		8,000.00-
Jan 11	Wire Debit REF001985 BNF=LARRY HENSLEY BK AMER SF 130111020823		10,000.00-
Jan 11	Wire Debit REF002650 BNF=ROB MORRIS E TRADE ARLINGTON 130111021176		100,000.00-
Jan 11	Wire Debit REF001987 BNF=DORMAN TRADING, LLC HARRIS CHICAGO 130111020930		100,000.00-
Jan 14	Check Printing Charge		130.38-
Jan 15	Analysis Service Charge	15900000000	695.10-
Jan 15	Customer Withdrawal	9794024128	1,750.00-
Jan 15	Wire Debit REF002274 BNF=MIKE MURRAY FIFTH CINCINNATI 130115023343		20,000.00-
Jan 15	Wire Debit REF003159 BNF=DORMAN TRADING, LLC HARRIS CHICAGO 130115031334		100,000.00-
Jan 16	Wire Debit REF002297 BNF=ADEDAMOLA AKINBENSON GIBCCAT XXXX 130116020063		2,600.00-
Jan 16	Wire Debit REF001870 BNF=SENTINEL PROPERTY HOLDINGS KEYBANK CLEVELAND 130116019201		100,000.00-
Jan 17	Wire Debit REF002508 BNF=SENTINEL STRATEGY FUND KEYBANK CLEVELAND 130117028619		3,000.00-
Jan 17	Wire Debit REF002522 BNF=DORMAN TRADING, LLC HARRIS CHICAGO 130117025328		125,000.00-
Jan 18	Wire Debit REF000940 BNF=SENTINEL BLACKBOX LLC KEYBANK CLEVELAND 130118012507		2,000.00-
Jan 18	Wire Debit REF001159 BNF=MARK WOehler FIFTH CINCINNATI 130118014584		50,000.00-
Jan 22	Wire Debit REF001264 BNF=MICHAEL WILLNER BK AMER SF 130122017547		6,000.00-
Jan 23	Wire Debit REF000556 BNF=MARK WOehler FIFTH CINCINNATI 130123007820		50,000.00-
Jan 23	Wire Debit REF000605 BNF=ELEVATED RESOURCES WELLS SF 130123007764		100,000.00-
Jan 23	Wire Debit REF000614 BNF=DORMAN TRADING, LLC HARRIS CHICAGO 130123008140		300,000.00-
Jan 23	Wire Debit REF000643 BNF=DORMAN TRADING, LLC HARRIS CHICAGO 130123008073		300,000.00-
Jan 23	Wire Debit REF000565 BNF=LW CAPITAL WELLS SF [REDACTED]		300,000.00-
Jan 24	Wire Debit REF000690 BNF=INTERACTIVE BROKERS LLC CITIBANK OF NEW YO 130124032474		75,000.00-
Jan 25	Internet Banking Transfer To Account 145806766542		5,000.00-
Jan 25	Wire Debit REF002028 BNF=ELEVATED RESOURCES WELLS SF 130125010413		50,000.00-
Jan 28	Electronic Withdrawal REF=13028006896737 N From FEDERAL EXPRESS 1710427007DEBIT MMA10306235		91.60-
Jan 28	Electronic Withdrawal REF=13028006896735 N From FEDERAL EXPRESS 1710427007DEBIT MMA10306229		175.19-
Jan 28	Electronic Withdrawal REF=13028006896736 N From FEDERAL EXPRESS 1710427007DEBIT MMA10306231		267.93-
Jan 28	Electronic Withdrawal REF=13028006896649 N From DUKE ENERGY OH 684690001 WEP PAY 04107797012413		297.77-
Jan 28	Internet Banking Transfer To Account 145806766542		5,000.00-

**Lawrence Wein or LW Capital**

DATE	Deposit to Glen	Withdraw to Wein or LW Capital
12/03/2010	\$50,000	0
02/10/2011	0	\$57,100
02/17/2011	\$300,000	0
03/18/2011	0	\$150,000
03/23/2011	0	\$174,000
03/31/2011	\$500,000	0
05/11/2011	0	\$250,000
05/17/2011	0	\$40,000
06/11/2011	0	\$20,000
06/22/2011	0	\$250,000
09/15/2011	\$500,000	0
11/02/2011	0	\$50,000
11/09/2011	0	\$250,000
11/09/2011	0	\$250,000
04/05/2012	\$500,000	0
05/07/2012	0	\$40,000
08/03/2012	0	\$250,000
08/07/2012	0	\$250,000
08/10/2012	0	\$100,000
09/14/2012	\$500,000	0
10/31/2012	0	\$250,000
10/31/2012	0	\$250,000
11/02/2012	0	\$50,000
11/02/2012	0	\$50,000
12/07/2012	\$600,000	0
01/02/2013	0	\$300,000
01/09/2013	0	\$42,000
01/23/2013	0	\$300,000
	\$2,950,000.00	\$3,373,100.00



To: Adrienne Harmeyer[abowling@qcfunds.com]  
From: LWein@lwcapitalcorp.com  
Sent: Wed 6/22/2011 5:59:42 PM  
Importance: Normal  
Subject: RE: larry wein wire status?  
Categories: multipart/alternative;  
boundary="000\_9D2533F98E6F5D4A901C82051873D08D400ABEFB1EP3PW5EX  
1MB01E\_"; charset="us-ascii"

All good, thanks again.

Larry

From: Adrienne Harmeyer [mailto:abowling@qcfunds.com]  
Sent: Wednesday, June 22, 2011 9:37 AM  
To: LWein@lwcapitalcorp.com  
Subject: RE: larry wein wire status?

Larry,

Wire should be in your account now. It was sent this morning.

--

Adrienne Harmeyer

Queen City Investments

1716 Madison Rd.

Cincinnati, OH 45206

513-924-0990 p

513-924-0991 f

From: LWein@lwcapitalcorp.com [mailto:LWein@lwcapitalcorp.com]





**Sent:** Tuesday, June 21, 2011 4:52 PM  
**To:** Adrienne Harmeyer  
**Subject:** RE: larry wein wire status?

Adrienne,

no sign of the wire yesterday or today. What is the ETA?

thanks

Larry Wein | LW Capital Corp

---

**Work:** 949-640-7783  
**Cell:** 949-701-0456  
**Fax:** 949-640-4448  
**E-mail:** [lwein@lwcapitalcorp.com](mailto:lwein@lwcapitalcorp.com)  
**Website:** <http://www.lwcapitalcorp.com>

A PASSION FOR EXCELLENCE

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**From:** Adrienne Harmeyer [[abowling@qcfunds.com](mailto:abowling@qcfunds.com)]  
**Sent:** Friday, June 17, 2011 12:48 PM  
**To:** [LWein@lwcapitalcorp.com](mailto:LWein@lwcapitalcorp.com)  
**Subject:** RE: larry wein wire status?

Larry,

Still waiting on wire. I'm sorry for the slight delay. I feel confident that it will be taken care of on Monday.

Have a great weekend.

Thanks.

Adrienne Harmeyer

Queen City Investments

1716 Madison Rd.

Cincinnati, OH 45206

513-924-0990 p

513-924-0991 f

**From:** LWein@lwcapitalcorp.com [mailto:LWein@lwcapitalcorp.com]

**Sent:** Wednesday, June 15, 2011 4:58 PM

**To:** abowling@qcfunds.com

**Subject:** larry wein wire status?

Hi Adrienne,

I spoke to Glen last week, and expected the wire (\$250,000) on Monday. No sign of it on wednesday. Can you please follow up with him and let me know when I will have it.

thanks

Larry

Larry Wein | LW Capital Corp

---

Work: 949-640-7783

Cell: 949-701-0456

Fax: 949-640-4448

E-mail: [lwein@lwcapitalcorp.com](mailto:lwein@lwcapitalcorp.com)

Website: <http://www.lwcapitalcorp.com>

A PASSION FOR EXCELLENCE

Text Messages Between Larry Wein and Glen Galemno

7/2/2012 at 7:40 am

Larry, will give you a call after 2:30 your time to discuss the loan. Glen

7/2/2012 at 4:01 pm

Glen. Haven't heard from you yet. Pls call me

7/2/2012 at 4:38 pm

Once I'm done with these guys at dinner Will call you

7/3/2012 at 8:25 am

Just called you. Please try me back

7/3/2012 at 8:35 am

Will call at 12 my time

7/3/2012 at 5:16 pm

Never heard back from you

7/3/2012 at 5:53 pm

Spent the last 4 hrs in the emergency room. Son 18 stitches in his leg. Will call you tomm.

7/3/2012 at 6:40 pm

No problem. Hope he is okay.

7/6/2012 at 12:04 pm

Glen - spoke to mike yesterday. I need to get my money back for a RE deal I am doing. I came in your loan deal on april 5 and I have been in for 3 months. Can't stay in any longer. Initially - it was a 4 to 6 week commitment. It's been 12 weeks. Let me know when you can wire me my money. Thanks

7/11/2012 at 7:03 am

Hi glenn, could really use money this week. Let me know when to expect it so I can coordinate with my refl. Thx

7/12/2012 at 11:23 pm

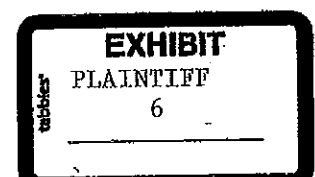
Glenn - appreciate an update on my wire. Please let me know Friday where we are at. When will I receive my interest. I have a transaction that is in limbo, until I get the funds. Thx

7/16/2012 at 4:27 pm

I Judged landed in Orlando. Will call you in about 2 hrs

7/17/2012 at 8:13am

Never heard from you yesterday. Need to talk this morning. My lender is waiting for me to tell them what I am doing



7/17/2012 at 8:46 am

I will know in about 2 hrs. I asked both of my CPA if the fund can replace your 500k Have a 4m firm commitment for Tuesday next week. Also waiting to here back from a single investor that can do it by tomm.

7/17/2012 at 11:56 am

Sounds like we are scrambling. Not what I wanted to hear. At this point, rather than rush and stress out, let's just wait until next week when the 4mm comes in. I will sign all of my paperwork with bank before I leave. I will be back in the next week from Friday and will close on 7/30. As long as no other hiccups, this will work. Assuming you will make it worth my while with higher interest payment. The loan will be almost 4 months outstanding on 8/5. Thanks for hustling to try to make it work.

7/17/2012 at 12:38 pm

Agree with you, Have you received any interest? How does 20 percent sound for you.

7/28/2012 at 1:10 am

Glen

I am in Europe. And expected to see the money back in my account this week per the agreement we had last week. I am on a ship at sea and do not have good phone or Internet access, so this is the last thing I want to be dealing with. Today is Friday already no contact or update from you and no money I need to know what is going on. I do not like having to continuously chase this down, especially when I am on vacation with my family and we agreed on everything before I left.

7/28/2012 at 11:56 am

Looks like we are pushing back another week. Going on 4 months on this deal. 20% makes it worth the pain. So that's 500 + 100k. Total 600k in my account next week. Thx

7/28/2012 at 12:15 pm

It will get done this coming week.

8/3/2012 at 5:24 am

Glen it's Friday and no word from you and no money. I need to see the money today. Can't deal with another delay or setback. Please advise.

8/3/2012 at 6:30 am

Check your acct in 4 hrs money will be there

8/3/2012 at 6:37 am

Thanks - That would make my day. What amount did you send?

8/3/2012 at 6:39 am

You will get 2.250k wires today and 100 or more interest on Monday

8/3/2012 at 6:40 am

That's great.

Much appreciated. I like the 100k or more!

8/3/2012 at 10:02 am

The 1st 250 just came in

8/3/2012 at 12:29 pm

Haven't seen the other 250k yet

8/3/2012 at 1:30 pm

I will call and c what is up

8/3/2012 at 5:05 pm

Never got the 2nd wire or an update from you after you said you were checking on it. Why do we keep having all these issues? Be great to just have happen what I am told is going to happen. I am sure you can appreciate that. So where are we at now?

8/3/2012 at 7:30 pm

Im not in town, made 3 calls don't have any good reason why you don't have it?? Gave all the instructions on wed. Will let you know when I do.

8/4/2012 at 6:38 pm

Never heard back from you

So what did you find out? Where are we?

8/6/2012 at 4:24 am

Will know why the 250 didn't go by 9:30 eastern. Just think no third party wire???? Not sure I'm back in the office will get is straighten out this am.

8/6/2012 at 10:46 am

Okay. Let me know. As of 2pm est, no money.

8/6/2012 at 11:43 am

The 250 will be there tomm unless the bank let's me flip the wire today. But worst case tomm. The hold up is gs will not let us do a third party after telling me it would not be a problem. Will update you at the end of the day

8/6/2012 at 6:45 pm

Never got an update. At this point, need firm date for payment. I Can't keep pushing this out. I have commitments for this money, that I have delayed for months now. I assume (based on your prior emails) that I will get the 250 wire tomorrow (Tuesday) and the interest payment (100k+) on wed or Thursday - definitely before end of week. I must have my loan paid off by end of week, so no room for any further changes or delays Please confirm the dates. Thx

8/7/2012 at 7:09 am

Please provide an update this morning.

8/7/2012 at 9:56 am

Check your acct in an hr. You will have 250 k in it.

8/7/2012 at 10:34 am

Lookin good, Received, Thank you Almost home. When shall I expect my interest payment? Assume before end of the week. Let me know

8/7/2012 at 10:38 am

Based on you prior commitments, I am expecting to get me interest payment before End of week. Please confirm as I have commitments for those funds. Thanks

8/7/2012 at 11:00 am

Correct

8/8/2012 at 11:32 am

I will be a happy man. Thanks

8/9/2012 at 7:51 pm

Tomorrow is Friday. End of week. Expecting Interest payment tomorrow. Please don't let me down. I need the money

8/10/2012 at 9:40 am

Please provide an update. Important

8/10/2012 at 10:30 am

I'm not in the office. Will be back in after 2:15 my time. Should all be good.

8/10/2012 at 2:17 pm

100k wire confirmed. ☺

9/13/2012 at 9:52 am

What is a good time to give you a call. Glen

9/13/2012 at 2:18 pm

For the next 2 hours

9/13/2012 at 2:46 pm

Called you

9/14/2012 at 8:38 am

Qfc llc

Account # 130115324670

us bank

Aba# 042000013

9/14/2012 at 12:00 pm

I will do 500k and wire today. 10% interest to me and guarantee that I am out (loan pd bck in full + int) NLT 1st week of November. Can't have what happened last time, happen again. Also please send me documentation of the money market fund that my money is invested in.

9/14/2012 at 12:15 pm

Will do.

9/14/2012 at 12:37 pm

Done. Wire sent today.

9/18/2012 at 12:03 pm

Please confirm you received wire. Please Don't forget to get me the money market fund documentation. Also - this deal must go much better than the last one. Basically ..... Need you to follow thru in your commitments as to what will happen and when it will happen. Money + 10% return NLT first week of November. Thx

9/18/2012 at 12:30 pm

All good. Give me your email

9/18/2012 at 12:35 pm

[lwein@lwcapitalcorp.com](mailto:lwein@lwcapitalcorp.com)

11/4/2012 at 3:20 pm

Where we meeting tomorrow at 11:30am?

11/4/2012 at 3:30 pm

Let's meet at bistango's on Von Karmen. Please Check on my interest payment wire. Your girl told me it was sent on Friday. No show for 50000 Amount.

11/4/2012 at 3:35 pm

Will do she told me it was done

11/5/2012 at 11:28 am

Running about 10 minutes late. Grab us a table. Thanks

11/5/2012 at 11:32 am

We are here. C you when you get here. Sitting in the bar talking with bartender

11/5/2012 at 11:51 am

A few minutes away

11/5/2012 at 11:55 am

We are at a table

12/5/2012 at 6:29 am

Give me a call. I have a very quick turn around deal. Looking at 3 weeks I have both sides of it. Glen

12/5/2012 at 9:48 am

Just called you back

12/5/2012 at 10:05 am

I just landed from New York Give me 20 mins to get in my car. Will call you



12/5/2012 at 5:38 pm

What did you come up with or what are you thinking

12/5/2012 at 6:51 pm

What is my yield,

12/5/2012 at 7:00 pm

5.5 I have to get it out Friday back on dec 28 Friday. Can get you some back a little sooner but it is only three weeks zero risk.

12/5/2012 at 8:28 pm

I will put in 600k. Send me wire instructions

12/6/2012 at 6:50 am

QFC llc

Account # 130115324670

Us bank

Aba# 042000013

Us bank

3424 Edwards rd

Cincinnati Ohio 45208

513-533-7400

12/5/2012 at 11:42 am

Larry what time do you think the wire is going out

12/5/2012 at 11:50 am

Not until tomorrow as I am in LA most of the day. Is that okay. Tomorrow for sure

Can you do it at 9am your time and make sure the bank does it at 9:15 your time. I have to get all 5m out tomm.

I can try. Not sure how they operate the wire room.

I understand. Just tell them to get it out ASAP. Thanks

12/7/2012 at 12:10 pm

Larry has it gone out????

12/7/2012 at 1:08 pm

Should have. I will check

Please check

12/7/2012 at 2:02 pm

Did it go out.

12/7/2012 at 2:25 pm

Yes it did. I can get confirm # if u need it

K no need for the number

12/10/2012 at 11:52 am

All good?

Yes

Great. Did it based on you saying it comes back on Friday 12-28, so let's make sure that date is good. Merry XMAS. friendly reminder rerun my funds on or before Friday 12-28. Thanks

600k principal plus 5.5% interest. Thx

12/27/2012 at 12:18 am

Need update on my funding. P&I due on Friday. It is Thursday already. Please update ASAP.

12/27/2012 at 4:33 am

Larry I will never respond on Christmas Day. I have a call today at 1:00 pm my time the funds are due back on Friday. Will updated you on it after the call. Have bothsides so not concern.

12/27/2012 at 8:56 am

Sounds good thanks. Xmas day just another day for us Jews. Forgot

Lol. K

12/31/2012 at 5:00 pm

Just an FYI.... I never got a wire on Friday or today. Adrienne said Monday was worst case. Happy new year.

12/31/2012 at 6:31 pm

Im back in town tomm afternoon will check and text you. Happy new year

1/2/2013 at 11:23 am

Please do that for me today. Thanks

Got an update from Adrienne. I assume we will have all funds transferred before end of this week. Just let me know. Have a great day

The 300 has been wired. Will update you tomm. Thanks Glen

1/3/2013 at 11:45 am

Let me know please. Like to settle up before end of the week. Thx

1/4/2013 at 9:24 am

Waiting on second half if comes in you will get it today If not Monday for sure. Don't want to burn bridges ..... Free money.

That works. Appreciate the update.

1/8/2013 at 12:14 am

Glen - what's the latest? You said Monday for sure. Haven't seen the wire.

1/17/2013 at 7:05 am

Please Let me know when the balance will be wired. Thanks

1/18/2013 at 12:08 pm

No word from you yet. Wondering when I will see the money.

4/10/2013 at 10:11 am

Call me when you can

4/10/2013 at 11:35 am

In meeting . Call this afternoon

Sounds goods

4/29/2013 at 11:53 am

Hey Larry, have a good deal that I jus got a call on. If interested will call you. Let me know. Glen

4/30/2013 at 9:27 am

Funds committed right now for the next 2 months. Really appreciate you thinking about me though. Thx

6/29/2013 at 10:43 pm

Am in San Fran all weekend. Will call Monday.

7/2/13 at 6:40am

Call me today in am

7/2/13 at 12:34 pm

Tried you back

**To:** Rick Morris[rmorris@qcfunds.com]  
**From:** LWein@lwcapitalcorp.com  
**Sent:** Thur 11/1/2012 8:56:58 PM  
**Importance:** Normal  
**Subject:** RE: Meeting Nov 5th  
**Categories:** multipart/alternative;  
boundary=" \_000\_9D2533F98E6F5D4A901C82051873D08D4633D3631CP3PW5EX  
1MB01E\_"; charset="iso-8859-1"

I am good for Monday. before we meet though, please find out the status of my \$50,000 interest payment. i received the \$500,000 principal payment, but not the interest. Let me know when to expect the wiire (timing). If you prefer - feel free to bring my check with you when we get together.

thanks

Larry Wein | LW Capital Corp

---

**Work:** 949-640-7783  
**Cell:** 949-701-0456  
**Fax:** 949-640-4448  
**E-mail:** [lwein@lwcapitalcorp.com](mailto:lwein@lwcapitalcorp.com)  
**Website:** <http://www.lwcapitalcorp.com>

A PASSION FOR EXCELLENCE

---

**From:** Rick Morris [rmorris@qcfunds.com]  
**Sent:** Thursday, November 01, 2012 10:30 AM  
**To:** LWein@lwcapitalcorp.com  
**Subject:** Re: Meeting Nov 5th

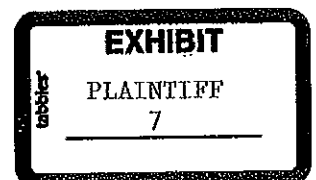
Larry,

Are you ok with Monday at 11:30am? I am looking forward to meeting with you.

Regards,

Rick Morris

Sent from my iPhone



( On Oct 26, 2012, at 2:52 AM, "[LWein@lwcapitalcorp.com](mailto:LWein@lwcapitalcorp.com)" <[LWein@lwcapitalcorp.com](mailto:LWein@lwcapitalcorp.com)> wrote:

Thanks Rick, what time are you thinking about getting together on 11/5? I am around that day, so should be fine.

**From:** Rick Morris [<mailto:rmorris@gcfunds.com>]  
**Sent:** Wednesday, October 24, 2012 1:05 PM  
**To:** [LWein@lwcapitalcorp.com](mailto:LWein@lwcapitalcorp.com)  
**Subject:** Meeting Nov 5th

Larry,

( Glen asked me to contact you and inquire your availability to meet with us the morning of Monday, November 5<sup>th</sup>. Glen and I will be doing a short west coast tour and would love to schedule some time to get together. Please let me know if your available.

Also, Glen wanted me to let you know that your recent investment is coming due this week and he will have your return to you Monday or Tuesday at the latest.

Best regards,

***Rick Morris***

VP Sales

Queen City Investments

( 1716 Madison Road

Cincinnati, OH 45206

513.924.0990 o

513.430.1281 c

[rmorris@qcfunds.com](mailto:rmorris@qcfunds.com)

To: 'LWein@lwcapitalcorp.com'[LWein@lwcapitalcorp.com]  
From: Adrienne Harmeyer  
Sent: Wed 11/2/2011 6:00:10 PM  
Importance: Normal  
Sensitivity: None  
Subject: RE: wire confirmation

He said he is being told tomorrow, so we will see.

--  
Adrienne Harmeyer  
Queen City Investments  
1716 Madison Rd.  
Cincinnati, OH 45206  
513-924-0990 p  
513-924-0991 f.

From: LWein@lwcapitalcorp.com [mailto:LWein@lwcapitalcorp.com]  
Sent: Wednesday, November 02, 2011 1:43 PM  
To: Adrienne Harmeyer  
Subject: RE: wire confirmation

Wire received, thank you. what is ETA on the principal?

Larry

From: Adrienne Harmeyer [mailto:abowling@qcfunds.com]  
Sent: Wednesday, November 02, 2011 9:47 AM  
To: LWein@lwcapitalcorp.com  
Subject: wire confirmation

Larry,

I sent you a wire for \$50k, which you should have in your LW account.

It is interest due.

Glen said that is all we have received so far.

Thanks.

--

Adrienne Harmeyer

Queen City Investments

1716 Madison Rd.

Cincinnati, OH 45206

513-924-0990 p

513-924-0991 f

**From:** LWein@lwcapitalcorp.com [mailto:LWein@lwcapitalcorp.com]

**Sent:** Wednesday, June 22, 2011 2:00 PM

**To:** Adrienne Harmeyer

**Subject:** RE: larry wein wire status?

All good, thanks again.

Larry



To: Adrienne Harmeyer[abowling@qcfunds.com]  
From: LWein@lwcapitalcorp.com  
Sent: Wed 1/2/2013 7:26:08 PM  
Importance: Normal  
Subject: Re: wire status  
Categories: multipart/alternative;  
boundary="\_000\_1C066C50EA1B4E129D64C73DBE6D7740lwcapitalcorpcom\_";  
charset="utf-8"

Great thanks for update. Please confirm we will have all funds wired to me by end of this week (to account for the extra couple of days).

Thank You,  
Larry Wein  
949.701.0456

On Jan 2, 2013, at 10:45 AM, "Adrienne Harmeyer" <[abowling@qcfunds.com](mailto:abowling@qcfunds.com)> wrote:

Larry,

We did not receive wire until after the wire cut off on Monday, so I was unable to get a wire out to you. Glen said the funds are coming in are 2 days late because we got the funds to them 2 days late.

I have wired out \$300k to your LW Capital account.

As soon as the second wire comes in I will wire out to you.

Adrienne Harmeyer

Queen City Investments

1716 Madison Rd.

Cincinnati, OH 45206

513-924-0990 p

513-924-0991 f

**From:** [LWein@lwcapitalcorp.com](mailto:LWein@lwcapitalcorp.com) [<mailto:LWein@lwcapitalcorp.com>]  
**Sent:** Monday, December 31, 2012 7:59 PM  
**To:** Adrienne Harmeyer  
**Subject:** RE: wire status  
**Importance:** High

Hi Adrienne,

No wire on Friday and no wire on Monday, which was the worst case scenario.  
Appreciate an update. thanks

**From:** Adrienne Harmeyer [<mailto:abowling@gcfunds.com>]  
**Sent:** Friday, December 28, 2012 12:37 PM  
**To:** [LWein@lwcapitalcorp.com](mailto:LWein@lwcapitalcorp.com)  
**Subject:** wire status

Larry,

Just wanted to give you a quick update, as I am the only one in the office today!

I'm waiting on the wire to hit--I've been told the wire will come in 2 wires--expecting 1 today.

I'm hoping to turn some funds around to you this afternoon, but at the very latest I will be able to get a wire out to you Monday.

Glen is on his way to MO for a family wedding so I'm trying to hold the fort down the best I can!

Hope you have a wonderful new years if I do not speak to you before.

--  
Adrienne Harmeyer

Queen City Investments

1716 Madison Rd.

Cincinnati, OH 45206

513-924-0990 p

513-924-0991 f

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF OHIO  
WESTERN DIVISION

JOHN CAPANNARI, et al.	:	Case No 1:13-CV-883
	:	
Plaintiffs,	:	Judge: Michael Barrett
	:	Magistrate: Judge Stephanie K. Bowman
v.	:	
	:	<u>DEFENDANTS LARRY WEIN AND</u>
GLEN GALEMMO, et al.	:	<u>L.W. CAPITAL CORPORATION'S</u>
	:	<u>RESPONSES TO PLAINTIFFS' FIRST</u>
Defendants.	:	<u>SET OF REQUESTS FOR</u>
	:	<u>ADMISSIONS</u>

Defendants Larry Wein and L.W. Capital Corporation ("Defendants"), by and through counsel, and for its Responses to Plaintiffs' First Set of Requests for Admissions states as follows:

ANSWERS TO FIRST SET OF REQUESTS FOR ADMISSIONS

Request for Admission No. 1

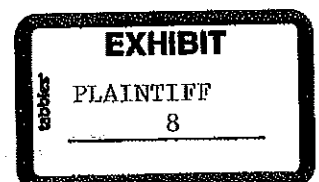
Admit that Wein was an investor in the Galemno Entities.

ANSWER: Deny.

Request for Admission No. 2

Admit that Wein made short-term loans or investments to the Galemno Entities.

ANSWER: Admit in part. Defendants did make short-term personal loans (not investments) directly to Glenn Galemno. Defendants never made loans to the Galemno entities. Defendants had no knowledge about the Galemno entities. Wein made personal, unsecured, undocumented loans to Glen Galemno. These loans were made to Glen Galemno personally, and had nothing to do with any of his entities.



Request for Admission No. 3

Admit that Wein was repaid with interest by the Galemmo Entities for the loans Weins made to the Galemmo Entities.

**ANSWER:** Deny. Defendants never had any knowledge of any Galemmo Entities. Defendants' loans were made directly to Galemmo. Wein loans were never made to any Galemmo Entities. Defendants was repaid by Glenn Galemmo (the borrower) the principal amount of the loans (money borrowed) as well as the associated interest. The interest on the loans represented a fair market rate of return on the loans. Under the agreement between Defendants and Galemmo, Galemmo would borrow money from Defendants and pay Defendants back the Principal amount (loan amount) plus interest. Defendants had absolutely no knowledge, understanding or control of anything that Galemmo did with the money he borrowed from Defendants, nor did Defendants have any knowledge, understanding or control of how Galemmo paid Defendants back.

Request for Admission No. 4

Admit that Wein made a profit in the business dealings with the Galemmo Entities.

**ANSWER:** Deny. Defendants did not have any business dealings with the Galemmo Entities.

Request for Admission No. 5

Admit that the total amount of Wein's loans to the Galemmo Entities was \$2,950,000. If you deny this request, please provide the information requested in Instruction No. 9.

**ANSWER:** Deny. The Defendants' loans were made directly to Glenn Galemmo (the individual) and not to any Galemmo Entities. These personal loans to Galemmo totalled \$2,950,000 between 12/10 and 1/13. These loans were made to Glen Galemmo personally, and had nothing to do with any of his entities.

Request for Admission No. 6

Admit that Wein withdrew or received \$3,370,000 as return payment for the above-mentioned loans that Wein made to the Galemmo Entities. If you deny this request, please provide the information requested in Instruction No. 9.

**ANSWER:** Deny. Defendants never withdrew any money from any Galemmo related entity account. The total dollar amount received by Defendants, for principal loan repayment plus associated interest charges, during the time between 12/10 thru 1/13, was \$3,323,100 and not \$3,373,100.

Request for Admission No. 7

Admit that Wein provided no services to the Galemme Entities of reasonably equivalent value.

**ANSWER:** Deny. Defendant Wein used his own personal cash to lend to Galemme. These loans were made to Glenn Galemme, the individual, on an unsecured (no collateral) and undocumented basis (no personal guarantee or any other documents that would typically accompany loans of this size).

Respectfully submitted,

/s/ Judd R. Uhl

Judd R. Uhl (0071370)

Katherine L. Kennedy (0079566)

Mannion & Gray Co., L.P.A.

909 Wrights Summit Parkway, Suite 230

Ft. Wright, KY 41011

(859) 663-9830/(859) 663-9829 (Fax)

juhl@manniongray.com

kkennedy@manniongray.com

*Attorneys for Defendants, Larry Wein and*

*L.W. Capital Corporation*

**CERTIFICATE OF SERVICE**

I hereby certify that a true and correct copy of the foregoing was sent this 16<sup>th</sup> day of April, 2015 to:

All Counsel and Parties of Record

Glen Galemme, Register Number: 72083-061

FCI Butner Low

Federal Correction Institution

P.O. box 999

Butner, NC 27509

Irwin Cohen

10 Jessica Trace

Gravesvoort, NY 12831

Steve Smith

680 Nordyke Road

Cincinnati, OH 45255

William T Schamp  
8177 Stose Road  
Celina, OH 45822-9305

/s/ Judd R. Uhl  
Judd R. Uhl (0071370)  
Katherine L. Kennedy (0079566)

VERIFICATION PAGE

STATE OF CALIFORNIA--

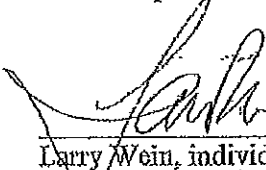
)

)SS.

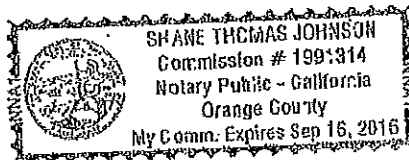
COUNTY OF ORANGE

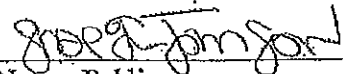
)

I, Larry Wein, individually and as a representative of L.W. Capital Corporation, after being first duly sworn, state that I have the authority and the requisite personal knowledge to answer Plaintiff's First and "Second" Set of Requests for Admissions that I have read the foregoing Answers to Plaintiff's First and Second Set of Requests for Admissions and that the same are true as I verily believe.

  
Larry Wein, individually and as a  
representative of L.W. Capital Corporation.

Sworn to before me and subscribed in my presence this 22 day of April, 2015.



  
Notary Public

Commission Expires: 9/16/2016



**CALIFORNIA JURAT WITH AFFIANT STATEMENT**

GOVERNMENT CODE § 8202

- ☒ See Attached Document (Notary to cross out lines 1-6 below)  
☐ See Statement Below (Lines 1-6 to be completed only by document signer[s], not Notary)

~~\_\_\_\_\_  
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\_\_\_\_\_  
 Signature of Document Signer No. 1

\_\_\_\_\_  
 Signature of Document Signer No. 2 (if any)

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California

County of ORANGE

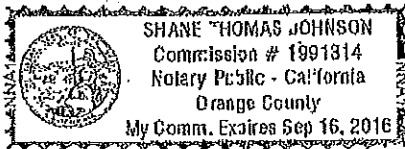
Subscribed and sworn to (or affirmed) before me

on this 22 day of APRIL, 2015  
 by \_\_\_\_\_ Date \_\_\_\_\_ Month \_\_\_\_\_ Year \_\_\_\_\_

(1) LARRY WEIN

(and (2) \_\_\_\_\_),  
 Name(s) of Signer(s)

proved to me on the basis of satisfactory evidence  
 to be the person(s) who appeared before me.



Signature Shane Thomas Johnson  
 Signature of Notary Public

Seal  
 Place Notary Seal Above

**OPTIONAL**

Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

**Description of Attached Document:**

Title or Type of Document: VERIFICATION PAGE Document Date: 4/22/15

Number of Pages: 1 Signer(s) Other Than Named Above: \_\_\_\_\_

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF OHIO  
WESTERN DIVISION

JOHN CAPANNARI, et al.	:	Case No 1:13-CV-883
	:	
Plaintiffs,	:	Judge: Michael Barrett
	:	Magistrate: Judge Stephanie K. Bowman
v.	:	
	:	<u>DEFENDANTS LARRY WEIN AND</u>
GLEN GALEMMO, et al.	:	<u>L.W. CAPITAL CORPORATION'S</u>
	:	<u>RESPONSES TO PLAINTIFFS' FIRST</u>
Defendants.	:	<u>SET OF REQUESTS FOR</u>
	:	<u>ADMISSIONS</u>

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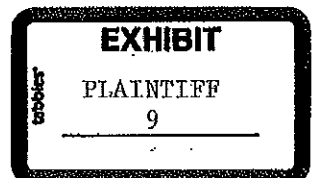
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ANSWER: Deny.

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/s/ Judd R. Uhl

Judd R. Uhl (0071370)

Katherine L. Kennedy (0079566)

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kkennedy@manniongray.com

*Attorneys for Defendants, Larry Wein and*

*L.W. Capital Corporation*

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FCI Butner Low

Federal Correction Institution

P.O. box 999

Butner, NC 27509

Irwin Cohen

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Gravesvoort, NY 12831

Steve Smith

680 Nordyke Road

Cincinnati, OH 45255

William T Schamp  
8177 Stose Road  
Celina, OH 45822-9305

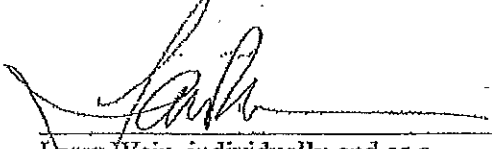
/s/ Judd R. Uhl  
Judd R. Uhl (0071370)  
Katherine L. Kennedy (0079566)

VERIFICATION PAGE

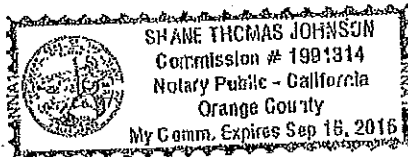
STATE OF CALIFORNIA--

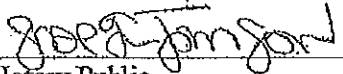
)  
)SS  
)COUNTY OF ORANGE

I, Larry Wein, individually and as a representative of L.W. Capital Corporation, after being first duly sworn, state that I have the authority and the requisite personal knowledge to answer Plaintiff's First and "Second" Set of Requests for Admissions that I have read the foregoing Answers to Plaintiff's First and Second Set of Requests for Admissions and that the same are true as I verily believe.

  
Larry Wein, individually and as a  
representative of L.W. Capital Corporation

Sworn to before me and subscribed in my presence this 22 day of April, 2015.



  
Notary Public

Commission Expires: 9/15/2016

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GOVERNMENT CODE § 8202

☒ See Attached Document (Notary to cross out lines 1-6 below)☐ See Statement Below (Lines 1-6 to be completed only by document signer[s], *not* Notary)

~~\_\_\_\_\_  
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Signature of Document Signer No. 1      Signature of Document Signer No. 2 (if any)

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California

County of ORANGE

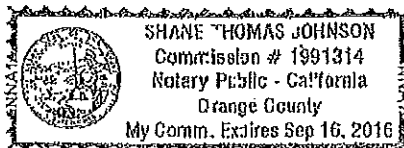
Subscribed and sworn to (or affirmed) before me

on this 22 day of APRIL, 2015  
by      Date      Month      Year

(1) LARRY WEIN

(and (2) \_\_\_\_\_),  
Name(s) of Signer(s)

proved to me on the basis of satisfactory evidence  
to be the person(s) who appeared before me.



Signature Shane Thomas Johnson  
Signature of Notary Public

Seal  
Place Notary Seal Above

**OPTIONAL**

Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

**Description of Attached Document:**Title or Type of Document: VERIFICATION PAGE Document Date: 4/22/15Number of Pages: 1 Signer(s) Other Than Named Above: \_\_\_\_\_

Account number:

February 1, 2011 - February 28, 2011 Page 2 of 4

Money wired INTO me - From Baltimore



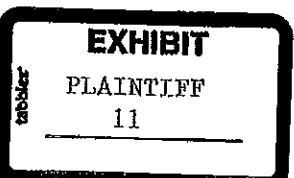
## Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
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2/1	1254	Check		262.04	114,241.49
2/2	1259	Check		320.00	113,921.49
2/3	1256	Cashed Check		405.00	
2/3	1257	Check		2,300.00	
2/3	1260	Check		483.56	110,672.87
2/4	1261	Check		160.00	
2/4		Acceptpay ACH 110203 (800) 466-0995 Shayna Welp		29.00	110,492.87
2/7		PaySimple Funding 110204 800-466-0992 Lw Capital	2,656.31		
2/7	1253	Check		222.00	112,927.18
2/8		Deposit Made In A Branch/Store	8,351.64		121,278.82
2/9	1262	Check		1,500.00	119,778.82
2/10		WT Fed#01388 U.S. Bank, N.A./Org-Clc, LLC.Still 110210014583	57,100.00		
2/10		Trn# 110210041429 Rbf# 110210014583			
2/10		Deposit	10,600.00		
2/10		PaySimple Funding 110209 800-466-0992 Lw Capital	4,864.07		
2/10		Wire Trans Svc Charge - Sequence: 110210041429 Stf# 110210014583 Trn# 110210041429 Rbf# 110210014583		10.00	
2/10	1265	Check		23,926.56	
2/10		Payx Small Biz Payroll 021011 xxxxx5523 Lw Capital Corp		60.00	168,247.33
2/15		Deposit Made In A Branch/Store	7,084.41		
2/15	1270	Check		2,886.82	
2/16	1287	Check		235.00	
2/16	1266	Check		29.89	
2/16	1268	Check		15.28	172,146.76
2/18		PaySimple Funding 110216 800-466-0992 Lw Capital	2,940.64		175,086.90
2/17		Deposit Made In A Branch/Store	1,177.22		
2/17	1248	Cashed Check		935.00	
2/17	1271	Check		180.00	175,168.61
2/22		PaySimple Funding 110218 800-466-0992 Lw Capital	8,988.19		
2/22		Payx Small Biz Payroll 022211 xxxxx5523 Lw Capital Corp		26,042.60	
2/22	1274	Check		20,489.86	
2/22		Payx Small Biz Payroll 022211 xxxxx5523 Lw Capital Corp		4,140.23	132,612.22
2/23	1276	Check		306.00	
2/23		Acceptpay ACH 110221 (800) 466-0995 Shayna Welp		14.94	132,291.28
2/24	1283	Cashed Check		604.60	
2/24	1272	Check		1,730.00	129,956.78
2/25		PaySimple Funding 110224 800-466-0992 Lw Capital	4,530.58		134,487.36
2/26		Deposit Made In A Branch/Store	6,728.27		
2/29	1285	Check		29,653.58	
2/29	1288	Check		6,674.26	
2/29	1277	Check		1,750.00	108,137.80
Ending balance on 2/28					108,137.80
Totals			\$117,899.33	\$124,655.80	

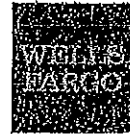
The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

## Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
1248	2/17	935.00	1258	2/1	300.00	1283	2/24	604.60
1253 *	2/7	222.00	1269	2/2	320.00	1285 *	2/10	23,926.56
1264	2/1	262.04	1260	2/3	483.56	1266	2/16	29.89
1256 *	2/3	405.00	1261	2/4	160.00	1287	2/16	235.00
1257	2/3	2,300.00	1262	2/9	1,500.00	1268	2/16	15.28







## Transaction history (continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
3/10		Payx Small Biz Payroll 031011 xxxxx5523 Lw Capital Corp		59.00	132,246.21
3/11		Deposit Made In A Branch/Store	5,698.60		
3/11	1295	Check		56.38	137,880.43
3/14	1300	Check		222.00	
3/14	1292	Check		140.00	137,620.43
3/15	1281	Check		25.00	137,501.43
3/16		Payable Funding 110315 800-466-0992 Lw Capital	4,618.53		142,119.96
3/17	1294	Cashed Check		470.00	141,649.96
3/18		WT Fed#01850 U.S. Bank, N.A. /Org=Queen City Investment Fund If Srf# 110319020934 Trn#110318059802 Rfb# 110318020934 Wire Trans Evo Charge - Sequence: 110318059802 Srf# 110318020934 Trn#110318059802 Rfb# 110318020934	150,000.00		
3/18	1302	Check		10.00	291,479.96
3/21		Payable Funding 110318 800-466-0992 Lw Capital	8,986.19		
3/21	1269	Check		1,578.00	
3/21	1288	Check		398.48	
3/21		Acceptpay ACH 110318 (800) 466-0995 Shavyn Wein		14.65	289,475.04
3/22		Deposit Made In A Branch/Store	5,428.78		303,803.82
3/23		WT Fed#00805 U.S. Bank, N.A. /Org=Queen City Investment Fund If Srf# 110323008841 Trn#110323029916 Rfb# 110323008841 Wire Trans Evo Charge - Sequence: 110323029916 Srf# 110323008841 Trn#110323029916 Rfb# 110323008841	174,000.00		
3/23	1284	Check		10.00	469,113.84
3/24		Payable Funding 110323 800-466-0992 Lw Capital	5,582.48	8,779.88	
3/24	1303	Cashed Check		475.00	
3/24		Payx Small Biz Payroll 032411 xxxxx5523 Lw Capital Corp		31,062.71	
3/24		Payx Small Biz Payroll 032411 xxxxx5523 Lw Capital Corp		4,140.22	
3/24	1305	Check		1,175.18	487,853.20
3/25		Deposit Made In A Branch/Store	11,115.39		
3/25		Online Transfer Ref #lbejkd6J to Business Performance Savings xxxxx0571 on 03/25/11		75,000.00	
3/25	1307	Check		315,000.00	58,993.53
3/29	1301	Cashed Check		485.00	
3/29	1309	Check		2,486.82	65,994.71
3/30		Online Transfer Ref #lbe280N6Fv From Business Performance Savings Willner Loan	85,000.00		
3/30	1314	Check		3,988.86	
3/30	1308	Check		1,000.00	
3/30	1310	Check		325.00	155,682.85
3/31		Payable Funding 110330 800-466-0992 Lw Capital	946.49		
3/31		Deposit Made In A Branch/Store	524.68		
3/31	1315	Check		100,000.00	
3/31	1311	Check		1,177.88	
3/31	1312	Check		160.00	
3/31	1304	Check		140.37	85,976.77
Ending balance on 3/31					35,976.77
Totals			\$845,329.99	\$817,492.02	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

## Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
1261	3/3	450.00	1275 *	3/10	475.00	1281	3/15	25.00
1264 *	3/3	700.00	1278 *	3/3	114.00	1282	3/8	700.00
1268 *	3/10	480.00	1279	3/2	55.00	1284 *	3/23	6,779.88
1273 *	3/1	2,376.00	1280	3/3	13.75	1286 *	3/2	897.50



## Activity summary

Beginning balance on 5/1	\$120,665.20
Deposits/Credits	\$53,924.73
Withdrawals/Debits	- 153,184.04
Ending balance on 5/31	\$321,394.99
Average ledger balance this period	\$258,477.50

Account number:

LW CAPITAL CORP

California account terms and conditions apply

For Direct Deposit and Automatic Payments use

Routing Number (RTN): 121042682

For Wire Transfers use

Routing Number (RTN): 121000248

## Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed at the top of your statement or visit your Wells Fargo branch.

## Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
5/2	1335	Check		876.00	
5/2		Acceptpay ACH 110429 (800) 465-0995 Shayna Wein		21.07	119,767.33
5/3		Deposit Made In A Branch/Store	8,357.94		
5/3	1327	Check		704.25	
5/3	1313	Check		450.00	
5/3	1328	Check		250.00	126,721.02
5/4	1337	Check		1,381.64	
5/4	1329	Check		400.00	
5/4		Acceptpay ACH 110503 (800) 465-0995 Shayna Wein		20.00	124,919.38
5/6		Paysimple Funding 110504 800-465-0992 LW Capital	4,459.29		
5/6	1318	Cashed Check		487.50	
5/6	1319	Check		15,876.00	
5/6	1333	Check		9,782.70	103,733.47
5/9	1343	Check		28,889.00	
5/9	1340	Check		1,578.00	
5/9	1342	Check		893.00	
5/9	1341	Check		222.00	72,371.47
5/10		Deposit Made In A Branch/Store	14,266.00		
5/10		Deposit Made In A Branch/Store	2,761.20		
5/10	1345	Check		28,977.65	
5/10		Payx Small Biz Payroll 051011 xxxxx523 LW Capital Corp		69.00	60,392.14
5/11		WT Fed#00866 U.S. Bank, N.A. /Org-Cle, LLC Sr# 110511006437 Trn#110511025494 Rb# 110511006437	250,000.00		
5/11		Paysimple Funding 110510 800-465-0992 LW Capital	4,864.07		
5/11		Wire Trans Svc Charge - Sequence: 110511025494 Sr# 110511006437 Trn#110511025494 Rb# 110511006437		10.00	
5/11	1332	Check		140.00	315,098.21
5/12	1347	Check		160.00	314,938.21
5/16		Paysimple Funding 110513 800-465-0992 LW Capital	4,616.63		319,654.74
5/17		WT Fed#00414 U.S. Bank, N.A. /Org-Cle, LLC Sr# 110517005280 Trn#110517021046 Rb# 110517005280	40,000.00		
5/17		Wire Trans Svc Charge - Sequence: 110517021046 Sr# 110517005280 Trn#110517021046 Rb# 110517005280		10.00	359,644.74
5/19		Paysimple Funding 110518 800-465-0992 LW Capital	8,501.19		
5/19	1331	Cashed Check		1,047.50	366,898.49
5/20		Deposit	229.53		
5/20	1338	Check		700.00	366,523.76
5/23		Deposit Made In A Branch/Store	10,268.61		
5/23	1354	Check		85,305.17	
5/23	1336	Check		40.00	

Account number:

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## Activity summary

Beginning balance on 6/1	\$321,394.99
Deposits/Credits	487,487.34
Withdrawals/Debits	- 894,610.85
Ending balance on 6/30	\$474,251.68

Average ledger balance this period \$268,249.98

Account number:

LW CAPITAL CORP

California account terms and conditions apply

For Direct Deposit and Automatic Payments use

Routing Number (RTN): 121042882

For Wire Transfers use

Routing Number (RTN): 121000248

## Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed at the top of your statement or visit your Wells Fargo branch.

## Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
6/1		PaySimple Funding 110531 800-468-0992 LW Capital	1,766.77		323,161.76
6/2		Deposit	5,877.48		
6/2	1349	Cashed Check		485.00	
6/2	1361	Check		797.15	327,577.09
6/3		Deposit	1,640.19		
6/3	1364	Check		4,850.00	
6/3	1383	Check		1,460.00	322,807.27
6/6		Payx Small Biz Payroll 060811 xxxxx5523 LW Capital Corp		26,499.58	
6/6		Payx Small Biz Payroll 060811 xxxxx5523 LW Capital Corp		16,880.88	
6/6	1383	Check		225.00	
6/6		Anthem Bluecross Blue Cross 110802 Zer/NO0xxxxxx		83.30	
6/6	1348	Check		20.00	
6/6		Acceptpay ACH 110603 (800) 466-0995 Shavyn Wells		20.00	279,428.51
6/7		PaySimple Funding 110806 800-468-0992 LW Capital	4,459.28		
6/7	1387	Check		70.64	283,817.28
6/8		Deposit Made In A Branch/Store	8,226.25		290,043.51
6/8		PaySimple Funding 110808 800-468-0992 LW Capital	7,027.11		
6/8	1362	Cashed Check		465.00	
6/8	1387	Check		220.00	
6/8	1373	Check		160.00	
6/8	1368	Check		71.59	
6/8	1369	Check		60.00	298,094.03
6/10		WT Fed#02483 U.S. Bank, N.A. /Org=GLC, LLC Srf# 110610024903	20,000.00		
6/10		Trn#110610072715 Rbf# 110610024903			
6/10		Wire Trans Svc Charge - Sequence: 110610072715 Srf# 110610024903 Trn#110610072715 Rbf# 110610024903		10.00	
6/10		Payx Small Biz Payroll 061011 xxxxx5523 LW Capital Corp		89.00	316,015.03
6/13		Return Item Charge - Paper AZ 110818		3,003.37	313,011.66
6/14	1365	Check		800.00	
6/14	1366	Check		800.00	
6/14	1369	Check		40.00	
6/14	1370	Check		87.00	
6/14	1371	Check		8.00	
6/14	1372	Check		6.00	311,319.66
6/16		Deposit Made In A Branch/Store	5,326.86		
6/16		PaySimple Funding 110816 800-468-0992 LW Capital	4,618.53		
6/16	1344	Cashed Check		1,390.00	319,876.16
6/17	1376	Cashed Check		440.00	319,436.16
6/21		PaySimple Funding 110820 800-468-0992 LW Capital	8,501.19		327,936.34

Account number:

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## Transaction history (continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
6/22		WT Fed#00719 U.S. Bank, N.A. JOrg=Cfo, LLC Srt# 110622008107 Trn#110622028638 Rth# 110622008107	250,000.00		
6/22		Deposit Made In A Branch/Store	3,290.58		
6/22		Online Transfer Ref #lbenq4849K From Business High Yield Savings Pay Back Willner Loan of 500000	160,000.00		
6/22		Wire Trans Svcs Charge - Sequence: 110622028638 Srt# 110622008107 Trn#110622028638 Rth# 110622008107		10.00	
6/22	1376	Check		575,000.00	158,168.00
6/23	1371	Cashed Check		930.00	156,228.00
6/24		Payable Funding 110623 800-466-0992 Lw Capital	5,682.45		
6/24		Accountpay ACH 110623 (800) 466-0995 Shayna Wain		18.24	160,791.11
6/27		Deposit	6,441.80		167,232.91
6/30		Payable Funding 110629 800-466-0992 Lw Capital	7,068.77		
6/30		Withdrawal Made In A Branch/Store		50.00	174,251.68
Ending balance on 6/30					174,251.68
Totals			\$487,467.34	\$634,610.63	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

## Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
1344	6/16	1,390.00	1363	6/3	1,460.00	1370	6/14	37.00
1349 *	6/6	20.00	1364	6/3	4,850.00	1371	6/14	9.00
1349	6/2	468.00	1365	6/14	800.00	1372	6/14	8.00
1353 *	6/6	225.00	1366	6/14	800.00	1373	6/9	160.00
1357 *	6/9	220.00	1367	6/7	70.64	1374	6/23	930.00
1359 *	6/9	60.00	1368	6/9	71.59	1375	6/17	440.00
1361 *	6/2	797.15	1369	6/14	40.00	1376	6/22	575,000.00
1362	6/9	465.00						

\* Gap in check sequence.

## Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Paid and Deposited Items	60	150	0	0.50	0.00
Total service charges					\$0.00

Looking for ways to cut costs? Direct Pay, through Wells Fargo Business Online, lets you make secure electronic payments. Paying employees and contractors by direct deposit helps save on labor - it's easy for you and convenient for them. You can also use Direct Pay to pay vendors as fast as the next business day. Learn more at [wellsfargo.com/biz/directpay](http://wellsfargo.com/biz/directpay).



## IMPORTANT ACCOUNT INFORMATION



## Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
11/1	1476	Check			
11/1	1469	Check		4,734.76	
11/1	1471	Check		280.00	
11/2		WT Fed#01216 U.S. Bank, N.A./Org=Qfc, LLC Srt# 111102013035 Trn#111102053301 Rbt# 111102013035	50,000.00		78,611.46
11/2		Deposit Made In A Branch/Store	9,700.83		
11/2		Wire Trans Svc Charge - Sequence: 111102053301 Srt# 111102013035 Trn#111102053301 Rbt# 111102013035		15.00	
11/2	1476	Check		25,000.00	
11/2	1468	Check		716.00	
11/2	1472	Check		8.79	112,572.68
11/3		PaySimple Funding 111102 800-466-0992 Lw Capital	375.97		112,948.66
11/4		Deposit Made In A Branch/Store	1,180.46		
11/4	1470	Check		42.41	
11/4		Acceptpay ACH 111103 800-466-0995 Shayna Wein		20.00	114,088.61
11/7		PaySimple Funding 111104 800-466-0992 Lw Capital	6,340.74		
11/7	1477	Check		600.00	118,807.36
11/8		Deposit	23,760.00		
11/8	1478	Check		28,440.00	114,217.36
11/9		WT Fed#00781 U.S. Bank, N.A./Org=Qfc, LLC Srt# 111109007984 Trn#111109038746 Rbt# 111109007984	250,000.00		
11/9		WT Fed#00747 U.S. Bank, N.A./Org=Qfc, LLC Srt# 111109008033 Trn#111109038816 Rbt# 111109008033	250,000.00		
11/9		Wire Trans Svc Charge - Sequence: 111109038746 Srt# 111109007984 Trn#111109038746 Rbt# 111109007984		15.00	
11/9		Wire Trans Svc Charge - Sequence: 111109038816 Srt# 111109008033 Trn#111109038816 Rbt# 111109008033		15.00	
11/9	1481	Cashed Check		442.80	
11/9	1453	Cashed Check		695.00	
11/9	1481	Check		614.00	612,726.85
11/10		PaySimple Funding 111109 800-466-0992 Lw Capital	12,859.42		
11/10		Payx Small Biz Payroll 1111011 xxxxx6523 Lw Capital Corp		69.00	625,616.27
11/14		Deposit Made In A Branch/Store	684.86		
11/14		Online Transfer Ref #1bec7x8Jgd to Business High Yield Savings Transfer to Savings		100,000.00	
11/14	1488	Check		500,000.00	
11/14	1484	Check		320.00	
11/14	1483	Check		90.00	25,192.13
11/15	1498	Check		6,612.26	
11/15	1490	Check		282.35	
11/15	1489	Check		104.42	19,273.56
11/16		Deposit Made In A Branch/Store	5,700.61		23,973.96
11/17		PaySimple Funding 111116 800-466-0992 Lw Capital	2,939.53		
11/17	1495	Check		1,496.84	25,416.65
11/18		Deposit	18,678.79		38,095.44
11/21		PaySimple Funding 111116 800-466-0992 Lw Capital	11,690.63		
11/21	1496	Check		36,770.89	
11/21	1490	Check		1,020.00	
11/21	1496	Check		841.89	
11/21	1486	Check		280.00	10,884.89
11/22	1491	Check		123.45	
11/22	1492	Check		77.13	
11/22		Acceptpay ACH 111121 800-466-0995 Shayna Wein		40.60	10,629.41
11/23		PaySimple Funding 111122 800-466-0992 Lw Capital	880.00		
11/23		Return Item Charge - Paper AZ 111123		372.94	



## Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
5/1		ACH Direct Inc Funding 120430 (469) 676-9920 Lw Capital	3,498.62		181,408.66
5/2		Deposit Made In A Branch/Store	13,680.71		
5/2	1594	Check		8,630.00	188,469.27
5/4	1596	Check		8,852.25	
5/4		Acceptpay ACH 120503 800-465-0995 Shayna Wein		20.00	179,487.02
5/7		WT Fed#06686 US Bank, NA Corp-Cto, LLC SH# 120607008777	40,000.00		
5/7		Tm#120607050731 Rb# 120607008777			
5/7		ACH Direct Inc Funding 120604 (469) 676-9920 Lw Capital	3,537.76		
5/7		Wire Trans Svc Charge - Sequence: 120607050731 S#		16.00	
5/7		120607008777 Tm#120607050731 Rb# 120607008777			
5/7	1595	Cashed Check		180.00	222,629.78
5/10		Payx Small Biz Payroll 051012 xxxxx5523 Lw Capital Corp		915.00	222,514.78
5/11		ACH Direct Inc Funding 120610 (469) 676-9920 Lw Capital	6,748.83		
5/11	1598	Check		250.00	
5/11	1591	Check		25.00	228,988.61
5/14		Deposit Made In A Branch/Store	59,207.53		
5/14	1605	Cashed Check		42,400.27	
5/14	1604	Cashed Check		49,886.22	
5/14	1599	Check		4,963.15	
5/14	1607	Check		3,635.30	
5/14	1600	Check		2,644.84	184,659.39
5/15		Payx Small Biz Payroll 051512 xxxxx5523 Lw Capital Corp		24,841.31	169,815.08
5/16		ACH Direct Inc Funding 120615 (469) 676-9920 Lw Capital	6,885.63		166,670.61
5/17		Deposit	11,618.16		
5/17	1602	Check		184.39	178,064.36
5/18		Deposit	28,893.42		
5/18	1610	Check		1,738.00	
5/18	1603	Check		257.00	204,902.60
5/21		Deposit	11,238.43		
5/21		ACH Direct Inc Funding 120618 (469) 676-9920 Lw Capital	10,613.59		
5/21	1609	Check		17,287.42	
5/21	1607	Check		1,680.00	
5/21	1608	Check		514.00	205,913.37
5/22	1611	Cashed Check		180.00	
5/22		Acceptpay ACH 120621 800-465-0995 Shayna Wein		89.76	206,698.62
5/23	1606	Cashed Check		457.50	
5/23	1602	Cashed Check		475.00	205,761.12
5/26		ACH Direct Inc Funding 120624 (469) 676-9920 Lw Capital	10,451.06		216,212.16
5/29		Deposit	4,135.14		220,347.32
5/30		Deposit	17,225.42		
5/30	1608	Check		603.00	236,970.74
5/31	1619	Cashed Check		604.00	236,466.74
Ending balance on 5/31					236,466.74
Totals			\$227,505.10	\$168,948.40	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

## Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
1588	5/23	457.50	1603	5/14	6,852.25	1602 *	5/17	184.39
1591 *	5/11	25.00	1607	5/14	3,635.30	1603	5/18	257.00
1592	5/23	475.00	1608	5/11	250.00	1604	5/14	49,886.22
1594 *	5/2	8,630.00	1609	5/14	4,963.15	1605	5/14	42,400.27
1606	5/7	180.00	1600	5/14	2,644.84	1606	5/30	603.00



## Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
8/3		WT Fed#00532 US Bank, NA/Org=Gr, LLC Srf# 120803006756	250,000.00		
		Tmf#120803036281 Rfb# 120803006756			
8/3		Wire Trans Svc Charge - Sequence: 120803036281 Srf#		15.00	389,842.80
		120803006756 Tmf#120803036281 Rfb# 120803006756			
8/6		Deposit Made In A Branch/Store	12,875.92		
8/6		Acceptpay ACH 120803 800-466-0995 Shayna Weh		20.00	412,198.81
8/7		WT Fed#01427 US Bank, NA/Org=Gr, LLC Srf# 120807014693	250,000.00		
		Tmf#120807065562 Rfb# 120807014693			
8/7		ACH Direct Inc Funding 120806 (469) 675-9920 Lw Capital	1,737.25		
8/7		Wire Trans Svc Charge - Sequence: 120807065562 Srf#		15.00	668,921.06
		120807014693 Tmf#120807065562 Rfb# 120807014693			
8/8	1855	Cashed Check		807.58	668,113.86
8/9		Deposit Made In A Branch/Store	19.83		
8/9	1877	Check		600,000.00	
8/9	1878	Check		4,165.00	158,968.39
8/10		WT Fed#02788 US Bank, NA/Org=Gr, LLC Srf# 120810027912	100,000.00		
		Tmf#120810113027 Rfb# 120810027912			
8/10		Deposit Made In A Branch/Store	50,000.00		
8/10		ACH Direct Inc Funding 120809 (469) 675-9920 Lw Capital	7,088.49		
8/10		Wire Trans Svc Charge - Sequence: 120810113027 Srf#		15.00	
		120810027912 Tmf#120810113027 Rfb# 120810027912			
8/10	1678	Check		300.00	
8/10		Payx Small Biz Payroll 081012 xxxxx5523 Lw Capital Corp		72.00	316,619.88
8/13		WT Fed#01078 Valley Bank/Org=Status Content Partners Srf#	2,444.59		
		Tmf#120813070346 Rfb#			
8/13		Deposit Made In A Branch/Store	1,518.16		
8/13		Wire Trans Svc Charge - Sequence: 120813070346 Srf#		15.00	
		Tmf#120813070346 Rfb#			
8/13	1680	Check		50.00	
8/13		Acceptpay ACH 120810 800-466-0995 Shayna Weh		29.57	319,489.08
8/14	1670	Check		28,803.34	
8/14	1671	Check		14,375.41	276,309.31
8/15	1676	Cashed Check		1,310.00	
8/15	1672	Check		1,071.00	273,928.31
8/16		ACH Direct Inc Funding 120815 (469) 675-9920 Lw Capital	9,381.83		285,267.14
8/17	1685	Check		22,000.00	
8/17	1686	Check		360.00	280,897.14
8/20	1690	Check		9,966.16	
8/20	1688	Check		450.00	
8/20	1683	Check		378.00	
8/20	1687	Check		260.50	
8/20	1691	Check		160.50	249,681.98
8/21		ACH Direct Inc Funding 120820 (469) 675-9920 Lw Capital	9,466.87		259,148.78
8/24		ACH Direct Inc Funding 120823 (469) 675-9920 Lw Capital	9,285.02		
		Deposit Made In A Branch/Store	3,664.30		
8/24	1684	Check		233.82	271,714.28
8/27		Payx Small Biz Payroll 082712 xxxxx5523 Lw Capital Corp		29,771.31	241,942.98
8/28	1694	Check		28,596.01	213,346.97
8/30		Deposit Made In A Branch/Store	2,003.17		
8/30		ACH Direct Inc Funding 120828 (469) 675-9920 Lw Capital	1,216.04		216,578.18
8/31		ACH Direct Inc Funding 120830 (469) 675-9920 Lw Capital	5,168.52		221,742.70
Ending balance on 8/31					221,742.70
Totals			\$715,117.93	\$643,233.12	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.



## Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
10/1		ACH Direct Inc Funding 120928 (469) 676-9920 Lw Capital	6,664.20		
10/1	1722	Check		19,829.40	
10/1	1721	Check		7,856.07	
10/1	1719	Check		688.44	
10/1	1716	Check		162.11	
10/1	1720	Check		42.02	140,426.00
10/3		Deposit Made In A Branch/Store	5,953.12		
10/3	1715	Cashed Check		452.60	
10/3	1713	Cashed Check		522.00	
10/3	1718	Check		16.80	144,986.02
10/4		Acceptpay ACH 121003 800-465-0995 Shayna Wein		20.00	144,966.02
10/5		ACH Direct Inc Funding 121004 (469) 676-9920 Lw Capital	1,737.25		
10/5	1723	Check		469.00	
10/5	1724	Check		100.00	146,134.27
10/9	1728	Check		280.00	
10/9	1717	Check		80.01	
10/9	1667	Check		28.00	145,769.26
10/10		Payx Small Biz Payroll 101012 xxx005523 Lw Capital Corp		72.00	145,697.26
10/11	1725	Check		235.00	
10/11	1711	Check		150.00	
10/11		Acceptpay ACH 121010 800-465-0995 Shayna Wein		28.49	145,285.77
10/12		ACH Direct Inc Funding 121011 (469) 676-9920 Lw Capital	8,150.79		
10/12	1729	Cashed Check		200.00	
10/12	1703	Check		15.00	153,221.56
10/16		ACH Direct Inc Funding 121015 (469) 676-9920 Lw Capital	7,764.24		
10/16	1735	Check		30,086.09	120,899.11
10/16	1734	Check		10,136.83	
10/16	1732	Check		650.00	120,202.46
10/19		ACH Direct Inc Funding 121018 (469) 676-9920 Lw Capital	10,811.81		
10/19		Deposit Made In A Branch/Store	2,867.19		133,981.46
10/22	1731	Check		280.00	
10/22	1733	Check		204.50	133,526.96
10/24	1730	Cashed Check		452.80	
10/24	1727	Cashed Check		547.50	
10/24	1736	Check		2,654.00	129,872.98
10/26		ACH Direct Inc Funding 121025 (469) 676-9920 Lw Capital	10,451.06		
10/26		Deposit Made In A Branch/Store	3,913.30		
10/26	1738	Cashed Check		200.00	144,937.34
10/30	1739	Cashed Check		985.00	143,952.34
10/31		WT Fed#01716 US Bank, NA /Org=Qlq, LLC Srf# 121031023372	250,000.00		
10/31		Txn#121031076905 Rfb# 121031023372			
10/31		WT Fed#01714 US Bank, NA /Org=Qlq, LLC Srf# 121031023305	250,000.00		
10/31		Txn#121031076847 Rfb# 121031023305			
10/31		ACH Direct Inc Funding 121030 (469) 676-9920 Lw Capital	6,664.20		
10/31		Wire Trans Svc Charge - Sequence: 121031076905 Srf# 121031023372		15.00	
10/31		121031023372 Tmn#121031076905 Rfb# 121031023372			
10/31		Wire Trans Svc Charge - Sequence: 121031076847 Srf# 121031023305		16.00	649,986.54
10/31		121031023305 Tmn#121031076847 Rfb# 121031023305			
Ending balance on 10/31					649,686.54
Totals			\$669,077.16	\$77,431.16	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.





## Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
11/2		Deposit Made In A Branch/Store	710.00		
11/2		Online Transfer Ref #lhaqymrn From Business High Yield	54,008.00		
11/2		Savings for Payroll			
11/2	1740	Check		600,000.00	104,396.54
11/5		WT Fed#00479 US Bank, NA/Org=Cfo, LLC Srf# 121105007088	60,000.00		
11/5		Trn#121105042489 Rth# 121105007088			
11/5		Wire Trans Svc Charge - Sequence: 121105042489 Srf# 121105007088		15.00	
11/5		Payx Small Biz Payroll 110512 xxxx5523 Lw Capital Corp		99,409.28	114,972.26
11/6		Acceptpay ACH 121108 800-466-0995 Shayna Wolf		20.00	114,952.26
11/7		ACH Direct Inc Funding 121108 (469) 676-9920 Lw Capital	3,476.71		118,428.99
11/9		ACH Direct Inc Funding 121108 (469) 676-9920 Lw Capital	8,160.79		
11/9		Deposit Made In A Branch/Store	1,243.50		
11/9		Antiem Bc RA-0201003 121108 00000349644962 Lw Capital		1,680.00	
11/9		Chrgs.			
11/9	1746	Check		200.00	125,942.68
11/13	1743	Check		5,846.89	
11/13		Payx Small Biz Payroll 111312 xxxx5523 Lw Capital Corp		72.00	120,023.99
11/14	1742	Check		195.00	
11/14		Acceptpay ACH 121111 800-466-0995 Shayna Wolf		25.94	119,603.05
11/16		ACH Direct Inc Funding 121116 (469) 676-9920 Lw Capital	8,122.24		
11/19	1748	Check		624.48	
11/19	1741	Check		140.00	127,600.61
11/20		Deposit Made In A Branch/Store	5,181.49		
11/20	1744	Cashed Check		1,025.00	131,317.30
11/21		ACH Direct Inc Funding 121120 (469) 676-9920 Lw Capital	19,709.89		
11/21	1748	Check		514.00	144,612.19
11/23	1753	Check		280.00	
11/23	1747	Check		119.43	144,193.76
11/26		Deposit Made In A Branch/Store	1,818.42		145,982.18
11/27		ACH Direct Inc Funding 121126 (469) 676-9920 Lw Capital	10,461.08		156,433.24
11/28	1749	Check		1,870.00	
11/28	1755	Check		150.00	154,413.24
11/29	1758	Check		47,765.76	
11/29	1759	Check		33,810.98	72,849.51
11/30		ACH Direct Inc Funding 121129 (469) 676-9920 Lw Capital	6,654.20		
11/30		Deposit Made In A Branch/Store	2,854.30		82,365.01
Ending balance on 11/30					82,365.01
Totals			\$166,882.69	\$733,704.13	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

## Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
1740	11/2	600,000.00	1745	11/9	200.00	1763 *	11/23	280.00
1741	11/19	140.00	1746	11/19	624.48	1755 *	11/28	150.00
1742	11/14	195.00	1747	11/23	119.43	1758 *	11/29	47,765.76
1743	11/13	5,846.89	1748	11/21	514.00	1769	11/29	33,810.98
1744	11/20	1,025.00	1749	11/28	1,870.00			

\* Gap in check sequence.



## Transaction History

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
1/2		WT Fed#02939 US Bank, NA/Org-Qto, LLC Srt# 130102029397 Trn#130102097602 Rtb# 130102029397	300,000.00		
1/2		Deposit Made In A Branch/Store	8,020.42		
1/2		ACH Direct Inc Funding 121231 (469) 675-9920 Lw Capital	8,051.78		
1/2		Wire Trans Svc Charge - Sequence: 130102097602 Srt# 130102029397 Trn#130102097602 Rtb# 130102029397		16.00	868,197.08
1/4		Cashed Check		220.00	
1/4	1783	Check		400.00	
1/4		Acceptpay ACH 130103 800-465-0995 Shayna Wein		20.00	367,867.06
1/7	1785	Check		5,898.00	362,461.06
1/8		ACH Direct Inc Funding 130107 (469) 675-9920 Lw Capital	3,476.71		365,937.77
1/9		WT Fed#02307 US Bank, NA/Org-Qto, LLC Srt# 130109023869 Trn#130109096039 Rtb# 130109023869	42,000.00		
1/9		Wire Trans Svc Charge - Sequence: 130109096039 Srt# 130109023869 Trn#130109096039 Rtb# 130109023869		16.00	407,922.77
1/10		Payx Small Biz Payroll 011013 xxxx5523 Lw Capital Corp		72.00	407,850.77
1/11		ACH Direct Inc Funding 130110 (469) 675-9920 Lw Capital	7,894.79		
1/11		Acceptpay ACH 130110 800-465-0995 Shayna Wein		27.89	415,887.97
1/14		Paychex Inc. Payroll 48289200006501x Lw Capital Corp		7,646.78	
1/14	1767	Check		318.00	407,729.21
1/15		Paychex Tps Taxes 010913 48289400017690x Lw Capital Corp		4,024.84	
1/15		Paychex Eib Invoice 180116 x48302200001372 Lw Capital Corp		49.80	403,646.57
1/16		ACH Direct Inc Funding 130116 (469) 675-9920 Lw Capital	8,122.24		
1/16	1789	Check		330.00	411,440.81
1/17	1790	Check		514.00	410,926.81
1/18	1795	Cashed Check		360.00	
1/18	1794	Check		2,206.00	
1/18	1796	Check		763.57	407,897.24
1/22		ACH Direct Inc Funding 130118 (469) 675-9920 Lw Capital	14,626.69		
1/22	1791	Check		1,870.00	
1/22	1790	Check		200.00	420,153.93
1/23		WT Fed#00665 US Bank, NA/Org-Qto, LLC Srt# 130123007839 Trn#130123039104 Rtb# 130123007839	300,000.00		
1/23		Deposit Made In A Branch/Store	4,377.44		
1/23		Online Transfer Ref #Hexkr329Z From Business High Yield	100,000.00		
1/23		Savings New Loan for Sumo Grow 200000			
1/23		Wire Trans Svc Charge - Sequence: 130123039104 Srt# 130123007839 Trn#130123039104 Rtb# 130123007839		16.00	
1/23	1801	Check		700,000.00	
1/23	1799	Check		100.00	124,416.37
1/24	1786	Check		400.00	124,016.37
1/25	1787	Cashed Check		875.00	123,141.37
1/25		ACH Direct Inc Funding 130125 (469) 675-9920 Lw Capital	9,238.02		
1/29		Deposit Made In A Branch/Store	9,292.69		
1/29	1803	Cashed Check		1,000.00	
1/29	1800	Check		2,884.36	133,784.08
1/29	1805	Check		300.00	133,484.08
1/31		ACH Direct Inc Funding 130130 (469) 675-9920 Lw Capital	8,865.70		
1/31		Deposit Made In A Branch/Store	1,517.02		143,867.38
Ending balance on 1/31					143,867.38
Totals			\$828,450.44	\$729,722.92	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

TELEPHONE  
513-241-6400

**CUMMINS & BROWN, LLC**  
ATTORNEYS AND COUNSELORS AT LAW  
SCRIPPS CENTER  
312 WALNUT STREET, SUITE 1000  
CINCINNATI, OHIO 45202

FACSIMILE  
513-241-6464

April 21, 2015

Via Electronic Mail

Judd R. Uhl, Esq.  
Katherine L. Kennedy, Esq.  
Mannion & Gray  
909 Wright's Summit Parkway, Suite 230  
Ft. Wright, KY 41011

Re: Capannari, et al. v. Galemmo, et al.

Dear Counsel:

We recently received Defendants Larry Wein and L.W. Capital Corporation's "Responses to Plaintiff's Second Set of Admissions." In response to Request for Admission No. 1, your client denied depositing funds in the bank accounts of any of the Galemmo Entities.

This response does not comport with records that we have obtained. For example, records of deposit and withdrawal from U.S. bank concerning Galemmo Entity Queen City Investment Fund II show a deposit in the amount of \$50,000.00 from Lawrence P. Wein to the Queen City Investment Fund II account on December 3, 2010.

The deposit was not an isolated event. On March 31, 2011 a wire credit from Mr. Wein for \$500,000.00 into the Queen City Investment Fund II account. On April 5, 2012, Mr. Wein wired another \$500,000.00 into the same account.

Records show that despite the denial, Mr. Wein knowingly deposited funds into Galemmo Entity bank accounts. Prior to his deposit on March 31, 2011, Mr. Wein sought and received email instructions for how to wire funds into the Queen City Investment Fund II. This is shown by the email message from Adrienne Bowling to Mr. Wein on February 16, 2011 where Ms. Bowling states: "Here are the wiring instructions you requested" and provides the information needed for Mr. Wein to transmit funds into the Queen City Investment Fund II account.

April 21, 2015  
Judd R. Uhl  
Katherine L. Kennedy  
Page 2

This email directly contradicts the assertion made by Mr. Wein in response to Request for Admission No. 4: "Defendants never knowingly deposited money into any Galemme entities."

The relevant records are enclosed herein. Please explain why your client has denied depositing funds into the Galemme Entities when records show that he has knowingly done so.

Sincerely,

A handwritten signature in black ink, appearing to read 'Adam S Brown', with a long horizontal flourish extending to the right.

Adam S Brown

ASB:th  
Enclosures  
39205



PMA account

December 1, 2010 - December 31, 2010 Page 8 of 13

Money wired out to balem no

## Money Market Checking

## Activity summary

Balance on 12/1	1,021,794.52
Deposits/Additions	21,408.41
Withdrawals/Subtractions	-414,535.54
Balance on 12/31	\$628,667.39

Account number:

LAWRENCE P WEIN

Wells Fargo Bank, N.A., California

Questions about your account: 1-800-742-4932

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

## Checking account and WF Advantage CA

## Municipal MMF summary

Money Market Fund balance on 12/31	\$628,667.39
Checking balance	\$0.00
Dividends earned this period	*\$7.33
Dividends earned this year	\$17.86
Minimum balance	\$762,747.39
Average balance	\$882,793.48
7-day current yield as of 12/31	0.0100010%
30-day current yield as of 12/31	0.0100010%

\*The split amount will post to your account on the first business day of the following month and appear on your next statement.

## Transaction history

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions
12/1	Dividend Paid/Reinvested Prior Month WF Advantage CAMunicipal MMF			1,000.00
12/1	Fid Bkg Svc LLC Moneyline 101201 1840051001MBA6R Lawrence P Wein	1681		277.00
12/1	Check			20.00
12/3	Wire Trans Svc Charge - Sequence: 101203058426 Srt# 0000820337757642			50,000.00
12/3	Tran#101203058426 Rtr#			4,382.54
12/3	WT Fed#00378.U.S. Bank, N.A. #FidBnf=Queen City Investment Fund II Srt#			2,696.00
12/3	0000820337757642 Trn#101203058426 Rtr#	1682		
12/6	Online Transfer Ref #libexkey to CAMuni MMC Wein Portion of Prop Tax Dao 10		9,700.00	15,000.00
12/6	Check		11,700.00	200,000.00
12/7	Deposit			
12/8	Fid Bkg Svc LLC Moneyline 101208 1840051001Molud Lawrence P Wein			6,000.00
12/14	Deposit			
12/14	Online Transfer Ref #libeyvnsRf to Home Equity Line of Credit Payback Loan For			
12/14	Vernon Ref			
12/14	Online Transfer Ref #libez9Q5K17 to CAMuni MMC Wein 6000 Deposit Dec 2010			

## Investment and Insurance Products:

- Are NOT insured by the FDIC or any other federal government agency
- Are NOT deposits of or guaranteed by the Bank or any Bank affiliate
- MAY Lose Value

## Important Information

This statement must be accompanied or preceded by a current prospectus for the funds in which you are invested. Consider the investment objectives, risks, charges, and expenses of the investment carefully before investing. This and other information about Wells Fargo Advantage Funds can be found in a current prospectus. Please read it carefully before investing.

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.

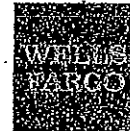
Although the Fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market fund.

Wells Fargo Funds Management, LLC, a wholly-owned subsidiary of Wells Fargo & Company, provides investment advisory and administrative services for Wells Fargo Advantage Funds. Other affiliates of Wells Fargo & Company provide sub-advisory and other services for the Funds. The Funds are distributed by Wells Fargo Funds Distributor, LLC, member NASD/SIPC, an affiliate of Wells Fargo & Company.

EXHIBIT

Account number: 123456789

February 1, 2011 - February 28, 2011 Page 2 of 4

**Overdraft Protection**

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed at the top of your statement or visit your Wells Fargo branch.

**Checking and money market summary**

Fund name: WF Advantage CA Municipal MMF

Money market fund balance on 2/28	\$9,926.57
Checking balance on 2/28	\$0.00
Dividends earned this period	* \$0.17
Dividends earned year to date	\$2.02
Money market fund minimum balance	\$9,926.57
Money market fund average balance	\$22,014.30
7-day current yield as of 2/28	0.01%
30-day current yield as of 2/28	0.01%

\* The actual dividend amount will post to your account on the first business day of the following month and appear on your next statement.

**Transaction history**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/1		Dividend Paid/Reinvested Prior Month WF Advantage CA Municipal MMF	1.85		
2/1		Online Transfer Ref #16435381 to Checking Temp Transfer for 643 Vernon Ref		15,000.00	
2/1		Fid Bkg Svc LLC Moneyline 110201 1640051001 Nfaja Lawrence P Wein		1,000.00	11,268.57
2/3		Online Transfer From Thompson S Ref #16435381 Checking Thank You Lorry for Your Patience	250.00		11,608.57
2/4	1684	Check		281.00	11,227.57
2/15		Fid Bkg Svc LLC Moneyline 110215 xxxxx5100 Uu6A Lawrence P Wein		1,000.00	10,227.57
2/16		Online Transfer Ref #16435381 From Home Equity Line of Credit Short Term Loan to William	300,000.00		310,227.57
2/17		Wire Trans Svc Charge - Sequence: 110217078896 Snt# 0000692048390287 Trn#110217078896 Rtb#		20.00	
2/17		WT Fed#06067 U.S. Bank, N.A. /FrdBnt-Queen City Investment Fund II Snt# 0000692048390287 Trn#110217078896 Rtb#		300,000.00	10,207.57
2/22	1685	Check		281.00	9,926.57
Ending balance on 2/28					9,926.57
Totals			\$300,251.85	\$317,562.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.



## Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/1		Dividend Paid/Reinvested Prior Month WF Advantage GA	0.17		
3/1		Municipal MME			
3/1		Fid Bkg Svc LLO Moneyline 110301 xxxxx5100 165Mp Lawrence P		1,000.00	8,926.74
3/3		Wash			
3/3		Deposit	2,800.00		11,426.74
3/3		Online Transfer Ref #1bebztd5Z to WF Home Equity Acct Pay		6,000.00	5,426.74
3/3		Back Vernon Loan			
3/18		Fid Bkg Svc LLO Moneyline 110315 xxxxx5100 165Mp Lawrence P		1,000.00	
3/18		Wash			
3/15	1686	Aircoa Companies Bill Paymt 110314 1686		309.00	4,117.74
3/17		Online Transfer From Thompson S Ref #1beq19Lcs Checking	150.00		4,267.74
3/17		Balance Owed Is NOW \$300			
3/24		Online Transfer From Thompson S Ref #1beqdg8xx4 Checking	150.00		4,417.74
3/24		Balance Owed Is NOW \$150 Thank You			
3/25		Deposit	315,000.00		319,417.74
3/25		Online Transfer Ref #1beqdpb7Z to Home Equity Line of Credit		300,000.00	
3/25		Pay Off Willner Loan			
3/28		Online Transfer Ref #1beq7Bnz7G to WF Home Equity Acct Repay		15,000.00	
3/28		843 Vernon Loan			
3/28		Online Transfer Ref #1beqwh5P63 to Home Equity Line of Credit		828.08	3,589.66
3/28		Willner Loan			
3/30		Online Transfer Ref #1beqdr6Lpk From Home Equity Line of	335,000.00		
3/30		Credit Willner Loan			
3/30		Online Transfer Ref #1beqsk6WdJ From WF Home Equity Acct	75,000.00		413,589.66
3/30		Willner Loan			
3/31		Deposit Made In A Branch/Store	100,000.00		
3/31		Wire Trans Svc Charge - Sequence: 110331108447 Srt#		20.00	
3/31		0000692090942890 Trn#110331108447 Rtb#			
3/31		WT Fed#09379-U.S. Bank, N.A. /Plr/Hnt=Chuan City Investment		500,000.00	
3/31		Payd II Srt# 0000692090942890 Trn#110331108447 Rtb#			
3/31	1687	Check		281.00	13,288.66
Ending balance on 3/31					13,288.66
Totals			\$827,800.17	\$824,438.08	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

^ Converted check: Check converted to an electronic format by your payee or designated representative. Checks converted to electronic format cannot be returned, copied or imaged.

## Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount
1686	3/15	309.00	1687	3/31	281.00

## Money market fund sweep transactions

Date	Amount	Date	Amount	Date	Amount	Date	Amount
3/1	-0.17	3/3	+6,000.00	3/24	-150.00	3/30	+410,000.00
3/1	+1,000.00	3/15	+1,309.00	3/25	-316,000.00	3/31	+400,301.00
3/4	-2,600.00	3/17	-150.00	3/28	+315,828.08		

Sweep transactions are settled in the Fund, and Fund shares are actually purchased and redeemed on the business day immediately following the day of the sweep shown above.

Account number:

■ June 1, 2011 - June 30, 2011 ■ Page 3 of 4

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/2		Deposit	2,425.96		6,983.42
6/6	1692	Check		281.00	6,682.42
6/15		Fid Bkg Svc LLC Moneyline 110615 xxxxx5100 3H16K Lawrence P		1,000.00	5,682.42
		Weln			
6/22		Deposit	575,000.00		580,682.42
6/23		Online Transfer Ref #1bej12Xz4T to Home Equity Line of Credit		315,000.00	
		Payback Willner Loan			
6/23		Online Transfer Ref #1be571Xq1q to WF Home Equity Acct		280,000.00	5,682.42
		Payback Willner Loan			
6/30	1693	Check		281.00	5,401.42
Ending balance on 6/30					5,401.42
Totals			\$577,425.41	\$577,582.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

**Summary of checks written (checks listed are also displayed in the preceding Transaction history)**

Number	Date	Amount	Number	Date	Amount
1692	6/6	281.00	1693	6/30	281.00

**Money market fund sweep transactions**

Date	Amount	Date	Amount	Date	Amount	Date	Amount
6/1	+0.06	6/3	-2,425.00	6/15	+1,000.00	6/23	+575,000.00
6/1	+1,000.00	6/6	+281.00	6/22	-575,000.00	6/30	+281.00
6/2	+0.36						

Sweep transactions are settled in the Fund, and Fund shares are actually purchased and redeemed on the business day immediately following the day of the sweep shown above.

**IMPORTANT ACCOUNT INFORMATION****Save time with Online Bill Pay**

Save time, avoid late fees, and save on postage costs. Be at ease knowing your payments get there fast-with over 90% of our top payees able to receive payments in 2 days or less. You can even make same day payments to Wells Fargo credit accounts, and to other select merchants. Pay your bills efficiently with Wells Fargo Bill Pay-backed by our Payment Guarantee. We guarantee your payments will be paid as scheduled, on time, every time. Go to [wellsfargo.com](http://wellsfargo.com) or [wellsfargo.com/biz](http://wellsfargo.com/biz) to sign up or sign on today.



Account number:

July 1, 2011 - July 31, 2011 Page 3 of 5

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/27		Deposit	6,000.00		10,774.63
7/28	1694	Check		281.00	10,493.63
Ending balance on 7/31					10,490.63
Totals			\$7,425.21	\$2,336.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

**Summary of checks written (checks listed are also displayed in the preceding Transaction history)**

Number	Date	Amount
1694	7/28	281.00

**Money market fund sweep transactions**

Date	Amount	Date	Amount	Date	Amount	Date	Amount
7/1	- 0.21	7/7	- 2,300.00	7/19	- 125.00	7/28	+ 281.00
7/1	+ 1,068.00	7/16	+ 1,000.00	7/27	- 5,000.00		

Sweep transactions are settled in the Fund, and Fund shares are actually purchased and redeemed on the business day immediately following the day of the sweep shown above.

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Sign up for Online Banking and get free, 24/7 access to your Wells Fargo accounts.

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**Enjoy your summer!**

Whether camping, beachcombing, boating, hiking, exploring museums, or visiting family or friends, enjoy summer and easily manage your money with free access to Mobile Banking®. Take the Wells Fargo Mobile service with you on your next weekend trip or vacation!



## Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/8		Deposit	2,205.00		7,076.91
9/8	1695	Check		401.00	6,674.91
9/13		Online Transfer Ref #1be2CC3Wht From Home Equity Line of Credit Willner Short Term Loan 235000	235,000.00		
9/18		Online Transfer Ref #1be12F6H From WF Home Equity Acct Short Term Loan Willner 20000	20,000.00		261,674.91
9/14		Deposit Made In A Branch/Store	250,000.00		511,674.91
9/16		Wire Trans Svc Charge - Sequence: 110915062214 Srf# 000082257795464 Trn#110915062214 Rbf#		20.00	
9/16		WT Fed#03100 U.S. Bank, N.A. (Ftr/Snf-Queen City Investment Fund II Srf# 000082257795464 Trn#110915062214 Rbf#		500,000.00	
9/16		Fid Bkg Svc U.G. Moneyline 110915 xxxxx5100 5A9Sz Lawrence P Weln		1,000.00	10,654.91
9/19		Bank Originated Credit	18,000.00		28,654.91
9/20		Withdrawal Made In A Branch/Store		9,400.00	19,254.91
9/27		Online Transfer Ref #1bemggvpyr to Home Equity Line of Credit		10,000.00	
9/27		Payback Loan for Willner 10000			
9/27		Withdrawal Made In A Branch/Store		5,000.00	14,254.91
9/30		Deposit	6,000.00		10,254.91
Ending balance on 9/30					10,254.91
Totals			\$531,208.00	\$526,821.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

## Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount
1695	9/8	401.00

## Money market fund sweep transactions

Date	Amount	Date	Amount	Date	Amount	Date	Amount
9/1	- 1.06	9/8	+401.00	9/16	+801,020.00	9/27	+15,000.00
9/1	+1,000.00	9/13	- 255,000.00	9/19	- 19,000.00	9/30	- 6,000.00
9/7	- 2,205.00	9/14	- 250,000.00	9/20	+9,400.00		

Sweep transactions are settled in the Fund, and Fund shares are actually purchased and redeemed on the business day immediately following the day of the sweep shown above.

The Wells Fargo ExpressSend service is available online

With Wells Fargo Online, you can quickly send money back home using your existing ExpressSend service.

- To get started, sign on to wells.fargo.com, select the "Transfer" tab and click "To Another Country" tab.
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\*The first remittance transfer for each ExpressSend service agreement must be completed in person at a Wells Fargo store. Cash-based remittance transfers can only be initiated at a Wells Fargo store.

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/6		Deposit Made In A Branch/Store	2,236.82		
10/6		Online Transfer Ref #1be681km291, to OA Munt MMG 3000		8,000.00	8,492.02
		Additional Total \$000 of 10000			
10/11		Deposit	24,000.00		32,492.02
10/12		Withdrawal Made In A Branch/Store		8,000.00	24,492.02
10/17		Bank Originated Credit	8,000.00		
10/17		Fid Bkg Svc LLC Moneyline 111017 xxxxx5100 5TgyD Lawrence P		1,000.00	31,492.02
		Weln			
10/20		Withdrawal Made In A Branch/Store		8,000.00	23,492.02
10/24		Deposit	10,000.00		33,492.02
10/27	1696	Cashed Check		250.00	
10/27		Withdrawal Made In A Branch/Store		6,000.00	
10/27	1697	Check		28,000.00	3,142.02
Ending balance on 10/31					3,142.02
Totals			\$44,237.11	\$51,350.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

**Summary of checks written (checks listed are also displayed in the preceding Transaction history)**

Number	Date	Amount	Number	Date	Amount
1696	10/27	350.00	1697	10/27	25,000.00

**Money market fund sweep transactions**

Date	Amount	Date	Amount	Date	Amount	Date	Amount
10/3	- 0.29	10/7	- 2,236.80	10/17	- 7,000.00	10/24	- 10,000.00
10/3	+1,000.00	10/11	- 24,000.00	10/20	+ 8,000.00	10/27	+ 30,350.00
10/6	+ 2,999.18	10/12	+ 8,000.00				

Sweep transactions are settled in the Fund, and Fund shares are actually purchased and redeemed on the business day immediately following the day of the sweep shown above.

**IMPORTANT ACCOUNT INFORMATION**

Enjoy safe and secure savings with a Wells Fargo Time Account (CD). You will get a guaranteed rate of return and have the peace of mind of knowing your money is FDIC insured up to applicable limits. Talk with your Wells Fargo Banker today.

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Account number: ...

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### Activity summary

Beginning balance on 11/1	\$3,142.02
Deposits/Additions	\$98,460.15
Withdrawals/Subtractions	- 577,813.00
Ending balance on 11/30	\$23,779.17

Account number: ...

LAWRENCE P WEIN

California account terms and conditions apply

For Direct Deposit and Automatic Payments use

Routing Number (RTN): 121042882

### Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed at the top of your statement or visit your Wells Fargo branch.

### Checking and money market summary

Fund name: WF Advantage CA Municipal MMF

Money market fund balance on 11/30	\$23,779.17
Checking balance on 11/30	\$0.00
Dividends earned this period	* \$0.31
Dividends earned year to date	\$4.50
Money market fund minimum balance	\$2,142.17
Money market fund average balance	\$37,144.84
7-day current yield as of 11/30	0.01%
90-day current yield as of 11/30	0.01%

\* \*The actual dividend amount will post to your account on the first business day of the following month and appear on your next statement.

### Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/1		Dividend Paid/Reinvested Prior Month WF Advantage CA Municipal MMF	0.15		
11/1		Fid Bkg Svc LLC Moneyline 111101 xxxxx6100 65G1E Lawrence P Wein		1,000.00	2,142.17
11/4		Deposit Made In A Branch/Store	2,380.00		4,442.17
11/8		Deposit	6,000.00		10,442.17
11/9		Deposit	15,000.00		
11/9	1688	Check		582.00	24,860.17
11/14		Deposit	500,000.00		
11/14		Online Transfer Ref #bejv2886G to Home Equity Line of Credit Repay Loan 10000		10,000.00	
11/14		Withdrawal Made In A Branch/Store		8,000.00	608,860.17
11/15		Online Transfer From Thompson S Ref #be58V28Bx Checking New Balance Is 2500	250.00		
11/15		Online Transfer Ref #be58V28Bx to Home Equity Line of Credit Repay Willmer Loan 316861		316,351.00	



## Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/15		Online Transfer Ref #1be2Csp12S to WF Home Equity Acct Repay		180,000.00	
		Willner Loan 180000			
11/15		Fid Bkg Svc LLC Moneyline 111115 xxxxx5100 8Cwkd Lawrence P		1,000.00	
		Wells			
11/15	1699	Check		800.00	9,879.17
11/16		Deposit	9,900.00		19,779.17
11/23		Deposit	35,000.00		
11/23		Withdrawal Made in A Branch/Store		10,000.00	43,779.17
11/28		Bank Originated Credit	10,000.00		53,779.17
11/28		Deposit	20,000.00		73,779.17
11/30		Online Transfer Ref #1be68Y6Yp8 to WF Home Equity Acct Repay		50,000.00	23,779.17
		Loan for Dir 50000			
Ending balance on 11/30					23,779.17
Totals			\$508,450.45	\$577,813.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

## Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount
1698	11/9	\$62.00	1699	11/15	800.00

## Money market fund sweep transactions

Date	Amount	Date	Amount	Date	Amount	Date	Amount
11/1	- 0.35	11/6	- 6,000.00	11/15	+ 498,001.00	11/25	- 10,000.00
11/1	+ 1,000.00	11/9	- 14,438.00	11/18	- 3,950.00	11/28	- 20,000.00
11/7	- 2,300.00	11/14	- 482,000.00	11/23	- 25,000.00	11/30	+ 80,000.00

Sweep transactions are settled in the Fund, and Fund shares are actually purchased and redeemed on the business day immediately following the day of the sweep shown above.



## IMPORTANT ACCOUNT INFORMATION

Create a budget, track spending, and receive alerts to monitor your account activity. Experience financial freedom when you use Wells Fargo's account alerts and other online money management tools. Use Wells Fargo Mobile so you can access your accounts on-the-go\*. Go to [wellsfargo.com](http://wellsfargo.com) to sign up or sign on today. \*Service provider and applicable account activity fees may apply.

- A Wells Fargo Way2Save Retirement account can be a great way to start your retirement savings. This account gives you the ease and convenience of automatic transfers and the security of FDIC insurance, up to applicable limits. Talk to your Wells Fargo banker, call 1-800-BEST-IRA (1-800-237-6472) or visit us online at [wellsfargo.com](http://wellsfargo.com).



### Checking and money market summary

Fund name: WF Advantage CA Municipal MMF

Money market fund balance on 4/30	\$3,534.29
Checking balance on 4/30	\$0.00
Dividends earned this period	* \$0.70
Dividends earned year to date	\$1.01
Money market fund minimum balance	\$3,534.29
Money market fund average balance	\$85,405.72
7-day current yield as of 4/30	0.01%
30-day current yield as of 4/30	0.01%

\* The actual dividend amount will post to your account on the first business day of the following month and appear on your next statement.

### Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
4/2		Dividend Paid/Reinvested Prior Month WF Advantage CA Municipal MMF	0.09		
4/2		Online Transfer Ref #lbems74R5W From WF Home Equity Acct	16,148.00		
4/2		2011 Property Tax Payment for Drr			
4/2		Fid Bkg Svc LLC Moneyline 120402 xxxxx5100 920Ns Lawrence P		1,000.00	20,204.29
4/3	1706	Check		16,148.00	5,056.29
4/4		Online Transfer Ref #lbelling2Q From Home Equity Line of Credit Short Term Loan and Payoff Dr Everett	335,000.00		
4/4		Online Transfer Ref #lhcqp96Y38 From WF Home Equity Acct	220,000.00		660,056.29
4/6		Short Term Loan to Larry			
4/6		Who Trans Svc Charge - Sequence: 120405124945 Srt# 0000692096385623 Trn#120405124945 Rtr#		30.00	
4/6		WT Fed#01588 U.S. Bank, N.A./FidBnk-Queen City Investment Fund II Srt# 0000692096385623 Trn#120405124945 Rtr#		600,000.00	
4/6	1707	Check		55,000.00	
4/6	1705	Check		284.00	4,744.29
4/6		Deposit	20,000.00		24,744.29
4/13		Deposit	1,665.00		
4/13		Transfer From Thompson Shene Ref #Ppe2Dym636 Balance Is NOW 2000 Thank You	125.00		
4/13		Withdrawal Made in A Branch/Store		9,000.00	17,634.29
4/16		Bank Originated Credit	10,000.00		
4/16		Fid Bkg Svc LLC Moneyline 120416 xxxxx5100 9D4T Lawrence P		1,000.00	26,634.29
4/16		Withdrawal Made in A Branch/Store		5,000.00	
4/18		Fid Bkg Svc LLC Moneyline 120418 xxxxx5100 9H4P Lawrence P		16,000.00	3,634.29
4/18		Withdrawal Made in A Branch/Store			
		Ending balance on 4/30			3,534.29
		Totals	\$801,936.09	\$604,400.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.



### Interest summary

Interest paid this statement	\$0.53
Average collected balance	\$9,343.49
Annual percentage yield earned	0.08%
Interest earned this statement period	\$0.63
Interest paid this year	\$0.53

### Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/4		Transfer From Thompson Shane Ref #Ppec58Smyr New Balance Is 1800. Thank You	100.00		
9/4		Sweep Dividend Deposit ACH Dividend Trn	0.50		
9/4		Fid Bkg Svc LLC Moneyline 120904 xxxxx5100 By4Uz Lawrence P Wein		1,000.00	2,599.62
9/6		Deposit Made In A Branch/Store	100,000.00		102,599.62
9/7		Online Transfer Ref #18eg2D47Zx to WF Home Equity Acct Pay Down Loan for Dre 100000		100,000.00	2,599.62
9/12		Deposit Made In A Branch/Store	2,300.00		4,899.62
9/14		Online Transfer Ref #1ibg8D94Flg From WF Home Equity Acct Short Term Loan for Lw Capital 300000	300,000.00		
9/14		Online Transfer Ref #1ibg8D94Flg From WF Home Equity Line of Credit Short Term Loan Lw Capital Total 600000	200,000.00		
9/14		Wire Trans Svc Charge - Sequence: 120914128046 Rfb# 0000692268948597 Trn#120914128046 Rfb#		30.00	
9/14		WT Fed#05747 US Bank, NA /FidBnf-Qlc, LLC Srt# 0000692268948597 Trn#120914128046 Rfb#		600,000.00	4,869.62
9/17		Fid Bkg Svc LLC Moneyline 120917 xxxxx5100 G8Fmk Lawrence P Wein		1,000.00	3,869.62
9/21		Deposit Made In A Branch/Store	698.85		4,568.47
9/27		Deposit Made In A Branch/Store	12,000.00		16,568.47
9/28		Interest Payment	0.63		16,569.00
Ending balance on 9/30					16,569.00
Totals			\$615,099.88	\$602,030.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.



## IMPORTANT ACCOUNT INFORMATION

Effective November 7, 2012, debit or ATM card cash withdrawals made in person at non-Wells Fargo locations or in person using the cash advance feature at Wells Fargo banking locations will be subject to your daily ATM withdrawal limit.

In addition, in the Terms & Conditions for Wells Fargo Consumer Debit Cards, the section titled "Authorization Holds for Card transactions" and Consumer Account Agreement section titled "Authorization holds for card transactions" are changing to clarify that the Bank is permitted to place authorization holds for up to 30 days on certain debit card transactions.

Remember, an "authorization hold" is a "pending" transaction that will reduce the current available balance that you can withdraw or use to pay transactions from your account. If you do not have sufficient available funds in your account, transactions may be paid with an overdraft protection advance, paid into overdraft or returned unpaid as applicable.



## Interest summary

Interest paid this statement	\$2.10
Average collected balance	\$30,400.00
Annual percentage yield earned	0.08%
Interest earned this statement period	\$2.10
Interest paid this year	\$7.98

## Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/3		Fid Bkg Svc LLC Moneyline 121203 xxxxx5100 Diffs Lawrence P Wein		1,000.00	9,875.80
12/4		Withdrawal Made In A Branch/Store		6,500.00	
12/4	1716	Check		284.00	3,091.80
12/6		Online Transfer Ref #lba6288W4 From WF Home Equity Acct	400,000.00		
12/6		Short Term Loan Willner 400000			
12/6		Online Transfer Ref #lba6288W4 From Home Equity Line of Credit Short Term Loan Willner 200000	200,000.00		603,091.80
12/7		Wire Trans Svc Charge - Sequence: 121207125912 Srt# 0000892342702445 Trn#121207125912 Rnt#		30.00	
12/7		WT Fed#01876 US Bank, NA/Fid/Bnl-Cito LLC. Srt# 0000892342702445 Trn#121207125912 Rnt#		600,000.00	3,061.80
12/10		Deposit	18,000.00		21,061.80
12/12	1716	Check		2,712.36	18,349.42
12/13		Deposit Made In A Branch/Store	2,300.00		20,649.42
12/17		Withdrawal Made In A Branch/Store		9,000.00	
12/17		Fid Bkg Svc LLC Moneyline 121217 xxxxx5100 Du01M Lawretips P Wein		1,000.00	10,649.42
12/18		Withdrawal Made In A Branch/Store		8,000.00	2,649.42
12/20		Deposit Made In A Branch/Store	15,000.00		17,649.42
12/20		Transfer From Thompson Shane Ref #lpmvbd8Yp	160.00		17,799.42
12/24		Deposit Made In A Branch/Store	10,000.00		
12/24		Online Transfer Ref #lba65D3Qld to Premier Checking		18,000.00	14,799.42
12/28		xxxxxx0194 on 12/22/12			
12/28		Withdrawal Made In A Branch/Store		9,000.00	5,799.42
12/31		Interest Payment	2.10		5,801.52
Ending balance on 12/31					5,801.52
Totals			\$645,452.10	\$650,526.38	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

## Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount
1716	12/4	284.00	1716	12/12	2,712.36



## IMPORTANT ACCOUNT INFORMATION

We want to let you know of important upcoming changes.